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**THE FARMER, MECHANIC, MERCHANT, AND  
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TO WHICH IS ADDED

**A VARIETY OF USEFUL FORMS FOR PRACTICAL USE, VIZ.: NOTES, BILLS,  
DRAFTS, RECEIPTS, ETC., ETC.: ALSO, A COMPENDIUM OF RULES  
OF EVIDENCE APPLICABLE TO BOOKS OF ACCOUNT, AND  
OF LAW IN REFERENCE TO THE COLLECTION  
OF PROMISSORY NOTES, ETC.**

BY

**LEVI S. FULTON AND GEO. W. EASTMAN,**

**AUTHORS OF A COMPLETE SYSTEM OF PENMANSHIP.**

**SEVENTH EDITION, REVISED.**

**NEW YORK:**

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# BOOK-KEEPING.

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## INTRODUCTION.

BOOK-KEEPING is a mercantile term, used to denote the method of keeping accounts of all kinds, in such a manner that a person may at any time know the true state of his affairs.

Every person, engaged in business for himself, should keep a book of some kind in which to record all his business transactions. The day-laborer, the farmer, and the mechanic, should keep an account with every person with whom they deal. No one should trust transactions of a pecuniary nature to his memory alone.

The merchant, who is incompetent to keep a full and accurate record of his business transactions, or neglects to do it, must abandon all claims to the confidence which he might desire others to repose in him; all hope of success in the accumulation of property; and forego all peace of mind, which he might otherwise enjoy in the prosecution of his business.

How would economy and real enterprise be promoted—how much disaffection and contention among neighbors, and how many vexatious lawsuits would be avoided, if every one would keep a true account with every person with whom he transacts business!

Book-keeping should be more extensively taught in our schools. Among the many books already published

on this subject, none are well adapted to, and very few, if any, are intended for, the use of common schools. Hence, this important study is almost entirely neglected by those who attend such schools only, and pursued by but few who attend those of a higher grade.

Many, indeed, think that the study of Book-keeping is useless, unless pursued in the counting-room, or in connection with the actual business of buying and selling. This is a great mistake. Book-keeping is one of the most important branches of study that can be pursued by those of suitable age and attainments in our schools of every grade. It is a highly important branch of female education, and should be ranked next in the course of study, and next in importance, to reading, writing, and arithmetic. As well might a person postpone the study of arithmetic, until he has occasion to cast the interest on a note, or to use a knowledge of figures for any other purpose, as to defer the study of Book-keeping till he has the cares of actual business on his mind. In fact, while the pupil is pursuing this study, he is applying the principles of arithmetic in a most practical manner. He is gaining discipline of mind—as much, at least, as by any other study. He is learning to spell the names of a great many articles in commerce, which would not otherwise come under his notice. He is, or may be, improving his style of penmanship, especially when, as in this work, all the items, which he is required to copy, are printed in a beautiful script type. By taking such a view of the subject, we are led unhesitatingly to assert, that the schoolroom is the place to study Book-keeping; and with a suitable teacher and text-book, a thorough knowledge of it can be obtained there.

Such a text-book the Authors confidently believe they now submit to the public.

The work is divided into three parts. Part First embraces three forms, or methods, of keeping accounts, adapted to the use of particular classes of individuals, and suited to the different capacities of students.

After each form is a practical exercise, designed to test the learner's knowledge of the form he has just passed through, and which cannot fail to give as thorough and practical a knowledge of Book-keeping as could possibly be obtained in a counting-room.

The following are some of the advantages of the "Merchants' Form" over that generally used by them, where the Journal is a mere copy of the Day-Book or Blotter, and where each entry, or all those on the same page of the Journal, are separately posted :

It saves more than one-third of the writing in journalizing. It saves at least three-fourths the labor in posting. It requires but twelve lines in the Ledger to post a year's business, while in the ordinary way as many pages may be necessary. In settling with a person at the end of a year, you have only to refer back to twelve places in the Journal to show him all the items of his account, whereas in the ordinary manner of keeping books you might have to refer to five hundred.

Other advantages might be named, but these are deemed sufficient to mention here.

Part Second contains a clear and comprehensive exposition of the principles of Double Entry, exemplified in two sets of books, the second of which is peculiarly adapted to a retail business; and as double entry is the only method that can be relied on for accuracy, it is confidently believed that this form of books, when known, will be generally adopted by that class of merchants for whom it is designed.

The Third Part was prepared by a member of the bar, and the authorities consulted, and from which the

rules here laid down were collected (in addition to the reports of our Supreme Courts), are Story's, Chitty's, and Byle's elaborate and scientific treatises upon bills and notes.

This part consists of rules of evidence and general rules of law, in relation to bills of exchange, promissory and chattel notes, checks, books of account, &c., together with a large number of forms useful to all classes of business men ; such as bonds, deeds, mortgages, bills of sale, powers of attorney, bills of exchange, notes, receipts, &c., &c.

The necessity of a work of this kind to persons having any thing to do with notes or bills, is manifest.

Thousands of dollars have been lost and squandered in litigation, simply from an ignorance of the meaning and effect of a single word contained in a promissory note ; and thousands, too, have been wasted through ignorance, on the part of business men, of some of the plainest rights and duties of the parties to such a note.

A knowledge of a tenth part of the law in reference to notes and bills would have saved many a man from bankruptcy and poverty.

The obligations of the different parties to a note or a bill are here clearly explained, so that a person with this book can easily ascertain his rights and duties, as drawer, acceptor, indorser, indorsee, payee, &c., of a bill of exchange or a promissory note.

The rules in reference to chattel notes and books of account will also be very useful to the business man, especially the farmer and mechanic.

With these explanatory remarks the authors cast this work into that mighty stream issuing from the press, believing that it is not so trashy as to float with its froth, nor so incomprehensibly profound as to sink in its mire.

. ROCHESTER, *January*, 1851.



## TO THE PUPIL.

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As you begin this study, let it be your fixed determination to excel. A good knowledge of the principles of Book-keeping, and skill to apply them in real business, will be the most effectual means which you can employ to gain a ready passport to respectable and lucrative situations. Such acquirements, with diligence, perseverance, fidelity, and an uncompromising integrity, will be your most valuable capital.

1. Be careful to spell all your words correctly; mistakes here will awaken suspicions that you are careless in other respects.

2. Cultivate a legible and elegant style of penmanship. This work is prepared with special reference to this, as every thing which you are required to copy furnishes a specimen for your imitation in the art of penmanship.

3. Make yourself familiar with the most concise, perspicuous, and business-like forms of expression in recording all your transactions.

4. Do every thing with the same attention to accuracy, neatness, and order, as would be important in actual business. It is only in this way, that you will be sure to form correct business habits.

## BOOK-KEEPING.

5. When you enter upon business, see that your books are kept up promptly with all the transactions of the establishment, and that they contain, in sufficient detail, a plain and truthful record of all your pecuniary affairs.

### COMMERCIAL ABBREVIATIONS.

The following is a list of the abbreviations used in this work, and those commonly used in Book-keeping :

Acct.....Account.	Hhd.....Hogshead.
Agt.....Agent.	I. B. ....Invoice Book.
Amt. ....Amount	Inst. ....Instant.
@.....At.	Int. ....Interest.
Bal. ....Balance.	Lab.....Labor.
Bbl. ....Barrel.	Lbs.....Pounds.
B. B.....Bill Book.	Led. ....Ledger.
Bk. B.....Bank Book.	Manufg.....Manufacturing.
Blk. ....Black.	Mdse. ....Merchandise.
Bot. ....Bought.	Mos. ....Months.
B. P.....Bill of Parcela.	No. ....Number.
Bro. ....Broad.	Oz.....Ounce.
Brot. ....Brought.	Payt.....Payment.
Bush. ....Bushel.	Pd.....Paid.
C. B.....Cash Book.	Per .....By.
Co.....Company.	Pr.....Pair.
Com.....Commission.	Ps.....Pieces.
Cr. ....Creditor.	Qrs. ....Quarters.
C. S. B. ....Commission Sales Book.	Recd.....Received.
Cts.....Cents.	Recvble.....Receivable.
Cwt.....Hundred Weight.	Rend. ....Rendered.
Dft. ....Draft.	S. B.....Sales Book.
Disct. ....Discount.	Shipt.....Shipment.
Do. or Ditto The same.	Sks. ....Skins.
Doz. ....Dozen.	Sps. ....Spools.
Dr. ....Debtor.	Thd .....Thread.
Da. ....Days.	Ult .....Ultimo.
E. E. ....Errors Excepted.	Yda.....Yards.
Exch. ....Exchange.	
Gall. ....Gallon.	
Gro. ....Gross.	
Hdkf. ....Handkerchief.	

## PART FIRST.

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### FORM FOR FARMERS.

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THIS Form requires but one book, in which two pages opposite each other are appropriated for each individual account. The name of the person should be written in a bold hand at the top of the page, and the letters *Dr.* at the right of the name on the left-hand page, and *Cr.* at the right of the name on the right-hand page. Each page should be divided by perpendicular lines into five spaces, the first for the month, the second for the day of the month, the third for the items, the fourth and fifth for dollars and cents. Whenever you trust the person with any thing, the date, name, and value of the thing should be placed on the left-hand or debit page; and whenever he pays or trusts you with any thing, the date, name, and value in dollars and cents should be placed on the right-hand or credit page of his account.

For example, if, on the first day of January, 1848, you sell I. H. Jameson five bushels of wheat at one dollar and twenty-five cents a bushel, and on the fifteenth day of February following he pays you four dollars; on the fourth day of March you sell him twelve pounds of butter at fifteen cents per pound, eighteen pounds of cheese at eight cents per pound, and ten bushels of oats at thirty-one cents per bushel; and on the first day of May he pays you cash five dollars,—the entries would be as follows:

# Isaac H. Jameson . Dr.

1848					
Jan.	1	To 5 Bush. Wheat	1.25	6	25
Mar.	4	" 12 lbs. Butter	.15	1	80
"	"	" 18 " Cheese	.8	1	44
"	"	" 10 Bush. Oats	.31	3	10

All the accounts should be kept in the above manner, and on the first day of January, or of some other month, in each year, should be settled, and the book balanced.

In settling with a person, if he pays you in cash, or gives you his note to balance his account, give him credit accordingly. If you pay him cash, or give him your note to balance, charge him accordingly. If the account is not balanced by cash paid, or note given, it should be done by giving the person credit, or charging him with enough to balance it. For instance, if you find that he is owing you, give him credit for the amount "By Balance," and charge the same to him in the new account. If, on the other hand, you find that you are owing him, make him debit for the amount "To Balance," and credit him with the same in the new account.

The first account on the following pages is with a merchant, and is explained on the same pages.

The second is an account with a dealer in boots and shoes, and kept in the same manner as the one with the merchant. You find, on settlement, that he owes you four dollars and twelve cents. You then give him credit "By Balance" for that amount; and after adding up the columns, and drawing the lines as before directed, you make him debtor "To Balance" in a new account opened on the same page.

The third is an account with a day-laborer. On settlement, you find that you owe him thirteen dollars and fifty-two cents, which you pay in cash, and balance the account accordingly.

The fourth is an account with a harness-maker. On settlement, you find that you owe him seventeen dollars and ten

# Isaac H. Jameson Cr.

1848			
Feb.	15	By Cash	4 00
May	1	" do.	5 00

cents, for which you give him your note payable in six months, and balance the account accordingly.

The fifth is an account with a hired man. On settlement, you find that you owe him forty dollars and sixty-nine cents, of which you pay in cash fifteen dollars and sixty-nine cents, and give your note for twenty-five dollars, due in three months, and balance the account accordingly.

The sixth is an account with a blacksmith. On settlement, you find that you owe him five dollars fifty-four cents, which you pay in cash, and balance the account accordingly.

The seventh is an account with a merchant tailor. On settlement, you find that you owe him four dollars and seventy-eight cents, which you pay in cash, and balance the account accordingly.

The eighth is an account with a corn-field, containing five acres. It is made debtor for every expense incurred, such as manuring, plowing, harrowing, cultivating, planting, seed, hoeing, harvesting, threshing, marketing, and interest on the value of the land, and is credited for what the crop produces. The difference between the Dr. and Cr. sides of the account shows, of course, the gain or loss on the crop. The balance of this account shows a profit of forty-seven dollars fifty cents on five acres of corn.

The ninth is an account with Pork, and is made Dr. for every expense incurred, from the purchase of the hogs to the marketing, and is credited for what the pork produces. The balance of this account shows a profit of thirteen dollars thirty-four cents in fattening five hogs.

The tenth is an account with a wheatfield, containing ten acres. It is made Dr. for every expense incurred, from breaking up the ground to marketing, and Cr. for what it produced. The balance of this account shows a profit of seventy dollars twenty-two cents on ten acres of wheat.

The eleventh is an account with a potato-field, containing one acre. It is made Dr. for every expense incurred, from preparing the ground to marketing, and Cr. for what the crop produced. The balance of this account shows a profit of eighty-eight dollars fifty cents on one acre of potatoes.

The Farmer may keep an account with Cash on the same plan as the accounts on the preceding pages, by heading the account Cash, and making it Dr. To the person of whom, or thing for which it was received; and Cr. By the person to whom, or thing for which it was paid. If he has the curiosity to know exactly what he is making or losing by raising any particular crop, he may open an account with the field in which it is to be raised, making the field Dr. for the labor of plowing, dragging, sowing, harvesting, threshing, marketing, &c., and Cr. for what it produces; the difference will show his gain or loss.

In like manner, he may open an account with his farm, making it Dr. for all he puts on, such as horses, cattle, sheep, hogs, fowls, farming utensils, seed, labor, &c., and Cr. for all it produces, or that is taken off; the difference will show the gain or loss in carrying on his farm.

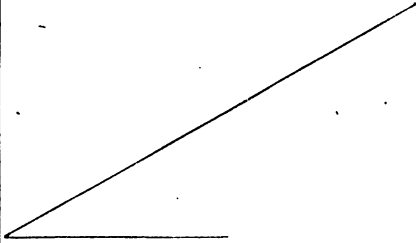
As soon as an account is opened in this form, the name and page on which it may be found should be entered in the index, so that it may more readily be referred to.

After becoming familiar with the foregoing instructions, the learner may next proceed to copy the accounts on the following pages into his blank book, leaving the balancing entries until he has added the debtor and credit columns, and subtracted the least from the greatest. Then, if he is right, he may make the balancing entries, and close the accounts. Always use a ruler in drawing the balancing lines, and exercise some taste in doing it neatly.

# INDEX TO FARMER'S FORM.

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*Albert S. Hovey**Dr.*

1848				
Jan.	3	To 8 Cords Wood	2.00	16 00
"	11	" 2 Tons Hay	7.50	15 00
Feb.	4	" 10 Bush. Apples	.25	2 50
Mar.	18	" 4 " Clover Seed		5 00
Apr.	1	" 9 Doz. Eggs	.10	90
"	30	" 5 lbs. Butter	.15	75
June	28	" 8 Weeks Pasturing Cow	.25	2 00
"	"	5 do. do. Horse	.38	2 28
"	30	" 14 Doz. Eggs	.08	1 12
Oct.	16	" 8 lbs. Butter	.13	1 04
Dec.	31	" Cash to Balance		32 24
				
				78 83

The foregoing account is with a merchant. On the left-hand page he is debited with every thing you have let him have, and on the right-hand page he is credited for every thing you have purchased of him. On the 31st day of December, 1848, you wish to settle this account, which is done in the following manner.

In the first place you add the sums in the money columns of the debit side of the account, and find they amount to forty-six dollars and fifty-nine cents, which is the sum total of all that you have let him have. You next add the sums in the money columns of the credit side, and find they amount to seventy-eight dollars and eighty-three cents, which is the



# Albert S. Hovey

Cr.

1848						
Jan.	5	By 2 Yds. Broadcloth	5.00	10	00	
"	"	" Trimmings for Coat		2	12	
"	14	" 2 Brooms	.18		36	
Feb.	4	" 20 lbs. Sugar	.10	2	00	
"	"	" 1 " Young Hyson Tea			88	
Mar.	18	" 1 " Saleratus			06	
"	"	" 1 " Ginger			12	
"	"	" ¼ " Cloves	.50		13	
Apr.	1	" 17 Yds. Sheetting	.13	2	21	
"	"	" 2 " Linon	.75	1	50	
"	29	" 20 lbs. Candles	.12	2	40	
May	4	" 2¼ Yds. Cassimer	2.00	5	50	
"	"	" Bill of Goods for James		31	81	
June	3	" 24 lbs. Sugar	.09	2	16	
Sept.	14	" 2 " Tea	.75	1	50	
Oct.	16	" 10 " Coffee	.12	1	20	
Dec.	4	" Bill of Grochery		14	88	
				78	83	

value of all the articles you have purchased of him. You then subtract the forty-six dollars and fifty-nine cents, the amount you have let him have, from the seventy-eight dollars and eighty-three cents, the amount purchased of him, and find the difference to be thirty-two dollars and twenty-four cents, which is the amount you owe him. You then pay him this amount, and enter it on the debit side of his account, "To Cash to Balance." The debit and credit sides will now foot alike. You next draw single lines opposite each other under these columns, and after adding and placing the amount under them, you draw double lines to signify that the two sides are balanced and closed.

## James Rogers

Dr.

1848				
Jan.	15	To 5 Bush. Wheat	1.12	5 60
"	29	" 1 Ton Hay		8 00
Mar.	4	" 36 lbs. Ham	.07	2 52
Apr.	14	" 8 Bush. Oats	.38	3 04
"	27	" 1 Cord Wood		1 50
May	1	" 8 lbs. Butter	.15	1 20
June	30	" 5 Bush. Potatoes	.38	1 90
Aug.	16	" 6 Doz. Eggs	.10	60
Oct.	28	" 32 lbs. Cheese	.07	2 24
Dec.	20	" 1 Hide 78 lbs.	.05	3 90
				30 50
Dec.	30	To Balance		1 12

## Barney McGuinnis Dr.

1848				
Feb.	8	To 2 Bush. Wheat	1.12	2 24
"	"	" 20½ lbs. Pork	.08	1 64
Apr.	1	" 1 Bush. Corn		63
"	"	" ¼ " Beans	1.00	50
May	8	" 1 Pig		75
"	"	" Plowing Garden		75
June	7	" 3 Yds. Gray Cloth	.75	2 25
"	"	" Cash		3 00
Sept.	9	" 4 Weeks Pasturing Cow	.25	1 00
Oct.	16	" 2 Bush. Wheat	1.00	2 00
Nov.	13	" 4 lbs. Butter	.13	52
Dec.	30	" Cash to Balance		13 52
				28 80

# James Rogers

Cr.<sup>2</sup>

1848				
Jan.	4	By 1 Pr. Fine Sewed Boots		6 00
Feb.	12	" 1 " Stoga Boots for James		2 50
"	"	" 2 " Boots for Boys	1.75	3 50
Mar.	27	" Mending Boots for James		75
"	31	" 1 Pr. Woman's Boots for Julia		1 50
June	19	" 1 " Morocco Shoes		1 25
July	8	" Mending		1 13
"	24	" 1 Pr. Gaiter Boots		2 00
Oct.	9	" 1 " Fine Boots for James		4 00
Nov.	13	" 1 " Fine Brogans		2 00
Dec.	25	" 1 " Pumps for James		1 75
"	30	" Balance		4 12
				<hr/> 30 50

# Barney McGuinnis

Cr.

1848				
Feb.	8	By Cutting 3 Cords Wood	.38	3 04
Mar.	1	" 3 Days Lab. Sawing Wood	.75	2 25
Apr.	8	" 4 do. do. Darning Manure	.75	3 00
"	24	" 6 do. do. Building Wall	.75	4 50
May	29	" 2 do. do. Hocking Corn	.75	1 50
July	24	" 3 do. do. Haying	1.00	3 00
Aug.	12	" 5 do. do. Harvesting	1.50	7 50
Oct.	9	" 2 do. do. Threshing	.88	1 76
Nov.	11	" 3 do. do. Husking Corn	.75	2 25
				<hr/> 28 80

*Dwight Foster**Dr.*

1848				
Mar.	4	To 3 Yds. Gray Cloth	.75	2 25
Apr.	28	" 2 Days' Work with Team	1.50	3 00
Aug.	5	" 5 lbs. Fine Wool	.38	1 90
"	"	" Cash		25 00
Oct.	14	" 8 Bush. Apples	.25	2 00
"	26	" 1 Ton Hay		6 00
Nov.	11	" 4 Bush. Corn in the Ear	.25	1 00
"	"	" 1 Load Straw		1 00
Dec.	8	" 2 Cords Wood	2.00	4 00
"	30	" my Note at 6 months to Balance		17 10
				63 25

*James Hamilton**Dr.*

1848				
Feb.	12	To 1 Pr. Stoga Boots Rogers		2 50
Mar.	27	" Mending Boots "		75
Apr.	15	" Cash		5 00
May	4	" Bill of Goods from Hovey's		31 81
"	15	" Making Suit Clothes by Wilder		8 00
July	3	" Cash		10 00
"	"	" Horse & Carriage 1 day		1 50
Oct.	9	" 1 Pr. Fine Boots Rogers		4 00
"	"	" 1 Overcoat Wilder		14 00
Nov.	30	" 1 Leather Trunk Foster		8 00
Dec.	25	" 1 Pr. Pumps Rogers		1 75
"	30	" Cash		15 69
"	"	" my Note at 3 months to Balance		25 00
				123 00

# Dwight Foster

Cr.<sup>3</sup>

1848					
Jan.	22	By 1 Brefs Plated Single Harness		30	00
Apr.	28	" 1 P. Breast Straps		1	00
"	"	" 2 Harne Straps	.25	50	
June	8	" Repairing Harness		2	00
Aug.	19	" Saddle, Bridle & Martingals		16	00
Oct.	16	" 1 P. Collars		4	00
"	"	" 1 " Halters		1	75
Nov.	30	" 1 Leather Trunk for James		8	00
				63	25

# James Hamilton

Cr.

1848					
May	1	By 4 Months' Labor	9.00	36	00
July	31	" 2 do. do.	10.00	20	00
Dec.	30	" 6 do. do.	12.00	72	00
				128	00



# James McElwain

Cr.

1848				
Jan.	8	By 1 Lumber Sleigh		28 00
"	"	" Shoeing Horse		1 00
Feb.	9	" Setting 1 Shoe		13
Apr.	15	" 1 Large Clevis		1 00
May	3	" 2 Hoes	.50	1 00
June	3	" Sharpening Coller		13
"	"	" Shoeing Horses		1 75
Aug.	5	" Setting Wagon Tire		1 00
"	"	" Mending Chain		13
Sept.	9	" Ironing Whiffletrees		1 50
Nov.	18	" 14 lbs. Gate Hinges	.13	1 82
				<hr/> 37 46 <hr/>

# Chester Wilder

Cr.

1848				
Feb.	1	By Making Coat		5 00
Mar.	16	" Cutting 2 Pr. Pants for Boys	.19	38
"	"	" 1 Satin Vest		4 00
May	15	" Making Suit of Clothes for Jas.		8 00
Oct.	9	" 1 Overcoat for James		14 00
"	18	" Cutting 2 Coats for Boys	.38	76
Dec.	25	" 1 Pr. Cassimer Pantaloon		6 00
				<hr/> 38 14 <hr/>

# Cornfield, Five Acre Lot Dr.

1848				
May	1	Manuring 5 Acres	2.00	10 00
"	3	To 3 Ds. Lab. Plowing	2.00	6 00
"	4	" 1 " do. Harrowing	2.00	2 00
"	5	" 1½ " do. Furrowing	1.50	2 25
"	6	" ½ Bush. Seed Corn	1.00	75
"	"	" 4 Ds. Lab. Planting	.75	3 00
June	6	" 4 " do. Cultivating	1.50	6 00
"	"	" 5 " do. Hoeing first time	.75	3 75
July	8	" 3 " do. Plowing	1.50	4 50
"	"	" 5 " do. Hoeing second time	.75	3 75
Sept.	5	" 4 " do. Cutting up Corn	.75	3 00
Nov.	1	" 16 " do. Husking	.75	12 00
"	"	" 2 " do. Drawing in	2.00	4 00
Dec.	14	" 3 " do. Threshing, &c.	.75	2 25
"	"	" 2 " do. Marketing	2.00	4 00
"	15	" Int. on Lund, 5 acres @ \$50=250	.7	17 50
"	"	" Profit on the Crop		47 50
				<hr/>
				132 25

# Pork Account Dr.

1848				
Oct.	15	To 5 Hogs, weight 1,187 lbs.	.3	35 61
"	"	" 75 Bush. Corn	.50	37 50
Nov.	13	" Cash Pd. for grinding 30 Bush.	.5	1 50
Dec.	17	" Butchering and Marketing		5 00
"	"	" Profit on fattening Pork		12 34
				<hr/>
				-94 95



Cornfield, Five Acre Lot Cr.<sup>5</sup>

1848					
Oct.	4	By 56 Bush. Ears Soft Corn/	.12½	7	00
"	14	" 163 do. do. for home use/	.25	40	75
Nov.	1	" Cornstalks		10	00
"	"	" Cash for 2 Loads Pumpkins	.75	1	50
"	"	" 6 Loads Pumpkins for home use/	.50	3	00
Dec.	14	" Cash for 140 Bush. Corn/	.50	70	00
				<hr/>	<hr/>
				132	25

## Pork Account Cr.

[illegible]

<sup>6</sup> *Wheatfield, Ten Acre Lot Dr.*

1848				
June	16	To 7 Ds. Lab. Plowing	2.00	14 00
"	19	" 2 " do. Harrowing	2.00	4 00
Sept.	6	" 6 " do. Cultivating	2.00	12 00
"	"	" 17½ Bush. Seed Wheat	1.25	21 88
"	"	" 1 Ds. Lab. Sowing		1 00
"	"	" Lab. Furrowing and Ditching		4 00
1849				
Aug.	9	" Harvesting 10 Acres	1.50	15 00
"	15	" Labor Drawing into Barn		6 00
Sept.	28	" Threshing 200 Bush. Wheat	.7	14 00
Oct.	15	" Marketing 200 do. do.	.3	6 00
"	"	" Wear of Implements		2 00
"	"	" Int. on 10 acres @ \$50 per acre=500	.7	35 00
"	"	" Profit on 10 Acres Wheat		70 22
				<u>205 10</u>

*Potato-field, One Acre Lot Dr.*

1848				
May	1	To 1 Ds. Lab. Plowing & Harrowing		2 00
"	2	" 12 Bush. Potatoes for Seed	.37½	4 50
"	"	" 2 Ds. Lab. Planting	1.00	2 00
June	20	" 1 " do. Plowing		1 50
"	"	" 2 " do. Hoeing	1.00	2 00
July	7	" 1 " do. Plowing		1 50
Sept.	15	" Digging and Covering		5 00
1849				
Mar.	17	" 3 Ds. Lab. Marketing	2.00	6 00
"	"	" Profit on one Acre of Potatoes		88 50
				<u>113 00</u>

# Wheatfield, Ten Acre Lot Cr.<sup>6</sup>

1849					
Oct.	5	By 15 Bush. Wheat for Family use	1.00	15	00
"	"	" Cash for 85 Bush. Wheat	1.06	90	10
"	15	" do. for 100 " do.	1.00	100	00
				205	10

# Potato-field, One Acre Lot Cr.

1848					
Sept.	15	By Cash for 12 Bush. Potatoes	.25	3	00
"	"	" 25 Bush. Small Potatoes	.20	5	00
1849					
Mar.	17	" Cash for 300 Bush. Potatoes	.35	105	00
				113	00

## PRACTICAL EXERCISES.

## FARMER'S FORM.

On the following pages will be found a Memorandum of the business transactions for the year 1850, which the learner may arrange in his blank book in the same manner as the accounts on the preceding pages. The names are not given, but the occupation, as merchant, blacksmith, shoemaker, tailor, &c. The learner may substitute for these the names of persons with whom he is acquainted, following these occupations. The price per yard, ounce, pound, ton, day, month, pair, piece, &c., is given, leaving the amount to be extended by the learner. He may also substitute the abbreviations, wherever they can be, in place of the whole word.

The accounts to be opened in this set are with a merchant, shoemaker, blacksmith, tailor, harness-maker, hired man, neighbor, cornfield, and wheatfield; and if the transactions are properly disposed of, the balances will show that I am indebted as follows:—To the shoemaker, \$8.20; the hired man, \$82.31; the harness-maker, \$19.00; the blacksmith, \$9.00; the merchant, \$5.25. The tailor owes me \$11.09; my neighbor owes me \$1.25. Profit on 10 acres of corn, \$79.83; do. on 15 acres of wheat, \$185.08.

In addition to the above, the learner may open accounts with different fields of grain and other crops; and if he is a farmer, let him get the facts of actual experiments as near as possible, and see what branch of husbandry is the most profitable.

## MEMORANDUM FOR 1850.

## JANUARY

5th. Sold the tailor 2 cords of wood, at \$2.12½. Bought of the shoemaker 2 pair of stoga boots, at \$2.50. 14th. Bought of the tailor 1 pair of pantaloons for my hired man, at \$6.00. 15th. Sold the shoemaker 3 cords of maple wood, at \$2.00, and bought of him 1 pair of woman's boots, at \$1.50. 19th. The tailor has

## BOOK-KEEPING.

*cut a pair of pantaloons for me, at 25c., and a coat at 50c. 28th. Sold the harness-maker 1 ton of hay at \$8.00, and bought of him 1 single harness at \$20.00.*

### FEBRUARY

*9th. Drew wood for my neighbor to-day with my team, at \$1.50. 16th. Bought of the shoemaker 2 pair of children's shoes, at 75c., and had a pair mended, at 25c. 20th. Paid my hired man, cash, \$5.00. 23d. Sold the shoemaker half a ton of hay, at \$7.00, and half a bushel of beans, at \$1.00. 25th. My hired man has lost 2 days time, at 50c. 28th. The tailor has made a vest for me, at \$1.50.*

### MARCH

*9th. Worked for the blacksmith  $1\frac{1}{2}$  days with my team, at \$1.50. 16th. The blacksmith mended my hay-knife, at 25c. Bought of the merchant 30 yards of Brown Factory, at 10c., and half a dozen spools of white thread, at 62c. 23d. Bought 1 lb. Young Hyson tea at 75c., and sold him  $1\frac{1}{2}$  tons of hay, at \$8.00. 25th. Sold the harness-maker 25 bundles of rye straw, at 4c., and he has repaired my harness, at \$4.00.*

### APRIL

*6th. Sold the blacksmith 9 pounds of butter, at 14c. 15th. My neighbor has plowed for me 1 day with his team, at \$1.50. The blacksmith has ironed my whippetrees, at \$1.25, and sharpened my colter, at 12c. 18th. Sold the blacksmith 5 bushels of potatoes, at 50c. 23d. The shoemaker has tapped my boots, at 50c.*

### MAY

*1st. Bought of the blacksmith 1 large clevice, at \$1.13, and plowed the shoemaker's garden, at \$1.00. 4th. Finished plowing cornfield to-day, 7 days, with team, at \$2.00. 5th. Planted corn 1 day for my neighbor, at 75c. 7th. Sold the tailor 4 bushels of potatoes, at 31c., and 5 lbs. of butter, at  $12\frac{1}{2}$ c. Labored 2 days harrowing cornfield, at \$2.00, and 2 days furrowing cornfield, at \$1.50. 8th. Planted in cornfield 2 bushels of seed corn, at \$1, and finished planting cornfield, eight days, at*

## BOOK-KEEPING.

\$1.00. 14th. *My neighbor let me have 25 bushels of potatoes, at 30c.* 15th. *Bought of the merchant three yards of black cassimere, at \$1.50, 25 pounds of sugar, at 9c., one pound of Young Hyson tea, at 75c.; and sold him 15 pounds of butter, at 12½c., and nine dozen of eggs, at 10c.* 31st. *Bought of the harness-maker one saddle, at \$14.00, and paid him cash \$10.00.*

### JUNE

1st. *Bought of the shoemaker 2 pair of Morocco buskins, at \$1.25.* 6th. *My neighbor has hoed corn for me, 3 days, at 75c.* 8th. *Cultivated cornfield eight days, with horse, at \$1.50, and finished hoeing cornfield, twelve days, at \$1.00.* 9th. *Blacksmith has repaired my wagon, at \$3.25, and shod two horses, at \$1.00.* 15th. *Bought of the shoemaker 1 pair of gaiter boots, at \$2.25.* 21st. *Sold the blacksmith 12 pounds of butter, at 12½c.* 22d. *Finished plowing wheatfield, fifteen acres, ten days, at \$2.00.* 25th. *Sold the merchant 15 bushels of oats, at 30c, and gave my hired man an order on him for goods, \$18.50.* 26th. *Finished harrowing wheatfield, three days, at \$2.00.*

### JULY

1st. *Sold the merchant 8 pounds of butter, at 12½c., and bought of him 1 pound of Young Hyson tea, at 75c., 2 gallons of molasses, at 44c., and ten yards of calico, at 12½c.* 2d. *Bought of the shoemaker one pair of fine boots, for my hired man, at \$4.50.* 4th. *Paid my hired man cash, on account, \$10.00.* 5th. *Finished plowing cornfield, five days, at \$1.50.* 15th. *Bought of the blacksmith one hay-rake, at \$8, and he has mended my pitchfork, at 13c.* 24th. *Drew hay, with team for my neighbor, one day, at \$1.50.* 25th. *Sold the blacksmith half a ton of hay, at \$5.00.* 31st. *Sold the blacksmith one ton of hay, at \$6.00.*

### AUGUST

3d. *The blacksmith has set my wagon tire, at \$1.25, and made a linchpin, at 13c.* *Sold the merchant two tons of hay, at \$6.00.* 24th. *Paid the shoemaker cash, on account, \$5.00, and sold him a calf-skin weighing 10½ pounds, at 10c.*

## BOOK-KEEPING.

### SEPTEMBER

2d. Bought of the blacksmith one pair of small clevice, at \$1.25, and he has set one shoe, at 12c. 4th. Bought of the merchant 15 pounds of nails, at 6c., and sold him four bushels of apples, at 25c., and five pounds of butter, at 14c. 5th. Sold my neighbor eight bushels of seed wheat, at \$1.25. 14th. Finished cutting up corn in cornfield, nine days, at \$1.00. Labored with team on wheatfield, cultivating, ten days, at \$2.00. Sowed 26 bushels of seed wheat, at \$1.25. Labor, furrowing, and ditching, \$5.00. Two days' labor, sowing, at \$1.00. 18th. Sold the blacksmith one cord of wood, at \$2.00.

### OCTOBER

5th. Sold the merchant 12 bushels of corn, at 50c., and bought of him a bill of goods amounting to \$15.94. The blacksmith has ironed a lumber wagon for me, at \$22.00, and made a neck yoke, at \$1.25. My neighbor has threshed for me two days, at 75c. Pastured the shoemaker's cow six weeks, at 25c., and bought of him two pair of boys' boots, at \$2.00. 12th. Sold my hired man  $2\frac{3}{4}$  yards of gray cloth, at 75c. 17th. Threshed for my neighbor two days, at 75c. 18th. Sold the tailor 36 pounds of pork, at 8c. 19th. The tailor has made a pair of pantaloons for my hired man, at \$1.00.

### NOVEMBER

2d. Measured out of the products of my cornfield, for home use, 74 bushels of ears of soft corn, at 13c. ; 315 bushels of ears of sound corn, at 25c. ; cornstalks, \$25.00 ; pumpkins, at \$5.00. 8th. Sold the blacksmith two bushels of turnips, at 25c. 9th. Labored in cornfield, husking, forty days, at \$1.00 ; five days with team, drawing in, at \$2.00. 13th. Bought of the merchant 1 umbrella, at \$1.50, 5 pounds of coffee, at 14c., and 10 pounds of cotton batting, at 10c. ; and sold him 15 bushels of potatoes, at 25c., and 20 bushels ears of corn, from cornfield, at 25c. 15th. Bought of neighbor one barrel of salt, at \$1.25. 22d. The blacksmith has shod for me one pair of horses, at \$2.00. Sold the tailor half a ton of hay, at \$8.00. 25th. Sold the blacksmith 12 bushels of ears of corn, from cornfield, at 25c.

## BOOK-KEEPING.

29th. Sold the tailor three bushels of wheat, at \$1.25. Paid my hired man, cash, \$8.00. Bought of the shoemaker one pair of fine boots, at \$4.50.

### DECEMBER

2d. Sold the blacksmith five barrels of cider, at \$1.25. 5th. Bought of blacksmith 28 pounds of gate hinges, at 12c. 7th. Sold the shoemaker one cord of wood, at \$2.25. 11th. Sold the tailor 6 yards of gray cloth, at 56c., and 14 pounds of lard, at 7c. 14th. Labored threshing corn, from cornfield, seven days, at \$1.00. 16th. Received cash for one hundred bushels of corn, at 50c. 18th. Bought of the merchant  $2\frac{1}{2}$  yards of cassimere, for my hired man, at \$1.25, and 8 pounds of crushed sugar for myself, at 13c. Sold him two cords of body maple wood, at \$2.50. The blacksmith has sharpened and set 6 shoes on my horses, at  $12\frac{1}{2}$ c. The tailor has cut for me 2 pair of pantaloons, at 25c., and one vest, at 25c. Bought of the shoemaker one pair of stoga boots, for my hired man, at \$2.50. Sold the blacksmith 4 cords of wood, at \$2.25, and 8 bushels of oats, at 31c. 25th. Bought of the merchant 2 gallons of molasses, at 44c., 5 pounds of raisins, at 13c., and 5 pounds of rice, at 6c. 30th. Received cash for 80 bushels of corn, at 56c. 31st. Received cash for 52 bushels of corn, at 56c. Marketing 232 bushels of corn, at 3c. My hired man has worked for me 8 months at \$13.00, and 4 months at \$10.00. Int. on cornfield land, 10 acres, at \$50.00 per acre, at 7 per cent.

To close the account with wheatfield, it will be necessary to trespass a little on the year 1851.

August 13th. Harvesting 15 acres, at \$1.25. 24th. Drawing it into the barn, \$10.00. October 19th. Threshing 346 bushels of wheat, at 7c. Reserved 46 bushels for home use, at \$1.00. 26th. Sold, for cash, 85 bushels of wheat, at \$1.25. November 15th. Sold, for cash, 100 bushels of wheat, at \$1.13. 18th. Sold, for cash, 80 bushels of wheat, at \$1.06. 22d. Sold, for cash, 35 bushels of wheat, at \$1.00. Marketing 300 bushels of wheat, at 3c. Interest on 15 acres of land, at \$50.00 per acre, at 7 per cent.



## FORM FOR MECHANICS.

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THE books necessary in this form are the Day-book and Ledger. A Cash-book may be kept or not, at the option of the Book-keeper.

THE DAY-BOOK is a book in which all business transactions should be recorded at the time and in the order in which they occur. It is divided by perpendicular lines into seven spaces. The month occupies the first space; the day of the month, the second; the name of the person and the transaction, the third; the value of the items, in dollars and cents, the fourth and fifth; and their sum total, the sixth and seventh.

If, for example, on the first day of January, 1848, you sell Benjamin Hamilton the following articles:—One brass plated single harness for thirty dollars, one pair of halters for one dollar and seventy-five cents, and one riding bridle for one dollar and fifty cents—your Day-book entry would be as follows:

*Lyons, January 1st, 1848.*

Jan.	1 Benjamin Hamilton/ Dr.				
	To 1 Brass P. S. Harness	30	00		
	" 1 P. Halters	1	75		
	" 1 Riding Bridle	1	50	33	25

If you had purchased the same articles of Hamilton, all the difference in the entries would have been this: after the name on the first line, in the place of *Dr.* you should have written *Cr.*; and on the next line, in the place of *To* you should have written *By*.

Whenever it is necessary to repeat the date, or the word *To* or *By*, it may be done by placing two dots (thus, “”) under the date or word to be repeated. One line should be left between every two entries.

The LEDGER is a book to which each person's account is transferred from the Day-book, and arranged on a page by itself. The name of such person should be written in a bold hand at the top of the page, with *Dr.* on the left and *Cr.* on the right.

Each page of the Ledger should be divided, by a double perpendicular line, into two equal parts; the one for the debtor, and the other for the creditor side of the account. Each of these parts should also be divided by perpendicular lines into six spaces; the first space for the month, the second for the day of the month, the third for the items, the fourth for the page of the Day-book on which the original entries were made, and the fifth and sixth for dollars and cents.

The first account to be opened in the Ledger is that of the person whose name stands first in the Day-book. As soon as it is opened it should be entered in the Alphabet.

The ALPHABET, or INDEX, is a small book in which are arranged, in alphabetical order, the names of all persons having accounts in the Ledger, together with the pages on which such accounts are entered.

POSTING BOOKS in this form, is collecting and transferring each person's account from the Day-book to its appropriate page in the Ledger. The entries recorded in the Day-book should be posted in the order in which they occur; that is, the first entry should be the first posted, and the second entry next, and so on until they are all posted.

Whenever there is more than one article charged or credited to an individual on the same page of the Day-book, the several sums should be added, and the amount entered in the Ledger, *To*, or *By Sundries*; but when there is but one article so charged, or credited, it may be specified in the Ledger.

On the first page of the Day-book you will find the name of Isaac H. Jameson, the first recorded. He is there, on the first day of January, 1848, made debtor for one set of double harness at twenty-six dollars, and one pair of halters at one dollar and seventy-five cents, the sum total is twenty-seven dollars seventy-five cents—on the second page, 13th day of January, for one halter strap at thirty-one cents, and mending tug thirteen cents, sum total forty-four cents—on the fourth page, 31st day of January, for repairing harness one dollar, one pair of tugs three dollars, one pair of tugs two dollars, sum total six dollars—on the sixth page, 28th day of January, for footing fine boots three dollars fifty cents, one pair of gaiters for wife two dollars, sum total five dollars fifty cents—on the eighth page, 10th day of March, for seventeen pounds of gate hinges, at thirteen cents per pound, two dollars twenty-one cents, shoeing horse one dollar, sum total three dollars twenty-one cents—on the ninth page, 27th day of March, for repairing threshing-machine four dollars seventy-five cents; and on the tenth page, 31st day of March, he is made credit for the amount of his account, thirteen dollars seventy-five cents, and his note to balance the account, thirty-three dollars and ninety cents; and should be posted as on the following page.

On that page, also, the same account is posted by figures, the small figures indicating the Day-Book page, and the large ones the amount of the entry transferred. When the line is filled, these sums are added, and the sum total extended into the money columns. This method of posting is adopted by some, because it occupies so much less space in the Ledger than the former. The learner, if he chooses, may practice both.

<i>Dr.</i>		<i>Isaac H. Jameson</i>				<i>Cr.</i>	
1848			1848				
Jan.	1 To Sundries	1	27 75	Mar. 31 By Amt. of his Account	10	13 75	
"	13 " do.	2	44	" " " Notes to Balances	"	33 90	
"	31 " do.	4	6 00				
Feb.	28 " do.	6	5 50				
Mar.	10 " do.	8	3 24				
"	27 " Repairing Machine	9	4 75				
			47 65			47 65	

(THE SAME POSTED BY FIGURES.)

<i>Dr.</i>		<i>Isaac H. Jameson</i>				<i>Cr.</i>	
1848			1848				
Jan.	11, 27 75: 2, 44. 4, 6.00	34 19	Mar. 31 By Amt. of his Account	13 75			
Feb.	28 6, 5.50. 8, 3.21. 9, 4.75	13 46	" " " Notes to Balances	33 90			
		47 65		47 65			

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**DAY-BOOK.**

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**MECHANICS' FORM.**

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*Lyons, Saturday, Jan. 1st, 1848.*

Jan.	1	Isaac H. Jameson/ Dr.				
		To 1 Set Double Harness	26	00		
		" 1 P. Halters	1	75	27	75
"	3	Henry B. Holbrook Dr.				
		To 1 S. P. Sing. Harness			35	00
"	4	Daniel W. Potter Dr.				
		To 1 P. Breast Straps	1	00		
		" 2 " Hame do. .25	50		1	50
"	6	Charles D. Campbell Dr.				
		To 1 P. Collars			5	50
"	11	Franklin S. Clark Dr.				
		To 4 Bridles 4.25	5	00		
		" 1 P. Martingals		75		
		" 1 Halter		88	6	63
"	7	Sylvester N. Nurse/ Dr.				
		To 1 Set S. Tug Harness	16	00		
		" 1 Breast Collar	1	75	17	75
"	11	Bela Dunbar Dr.				
		To 1 Saddle			15	00
"	8	Charles Harford Dr.				
		To 1 B. P. Single Harness			30	00
"	10	James S. Hawkins Dr.				
		To 1 Set S. Tug Harness	16	00		
		" 2 P. Collars 3.50	7	00		
		" 1 " Halters	1	75		
		" 1 " Tugs	3	25	28	00

Lyons, Wednesday, Jan. 12th, 1848. <sup>2</sup>

Jan.	12	Clark N. Fulign/ Dr.				
		To 1 Set B. Pl. Harness	38	00		
		" 1 Pr. Breast Collars	5	50		
		" 1 " Martingals	75		44	95
"	13	Marion B. Patterson/ Dr.				
		To 1 Single Harness			22	01
"	"	Isaac H. Jameson/ Dr.				
		To 1 Halter Strap	31			
		" Mending Tug	13		44	
"	15	Cornelius O. Rumsey Dr.				
		To 1 Pr. Collars	3	00		
		" 1 " Breast Straps	1	00	4	00
"	17	Horatio N. Short Dr.				
		To 1 Valise/	3	06		
		" 1 Bridle/	1	15	4	13
"	19	Henry Woodward Dr.				
		To 1 Pr. Blind Bridles	4	00		
		" 3 Hame Straps .13	39			
		" 1 Throat Latch	12		4	51
"	"	John Lynd Dr.				
		To 1 Single Harness			18	09
"	21	Hiram Hawley Dr.				
		To Repairing Harness			3	75
"	"	Andrew C. Mynderse/ Dr.				
		To 1 Trunk			4	50

<sup>3</sup> Lyons, Tuesday, Jan. 25th, 1848.

Jan.	25	Henry B. Hollbrook	Dr.				
		To Cleaning Harness		2	50		
		" Repairing do.		1	88		
		" 1 Halter		87		5	25
"	"	Timothy N. Foster	Dr.				
		To 1 Set Sil. P. Harness		42	00		
		" 1 Saddle, Bridle, &c.		23	00		
		" 1 P. Halters		1	50	66	50
"	26	Sylvester N. Nurse	Dr.				
		To Repairing Harness		2	38		
		" Covering Buggy Dash		3	50	5	88
"	"	Franklin S. Clark	Cr.				
		By 1 Wash Tub		1	13		
		" 3 Patent Pails .34		93		2	06
"	"	Timothy G. Baldwin	Dr.				
		To 1 Set L. Tug Harness				26	00
"	"	Marion B. Patterson	Cr.				
		By Cash				10	00
"	"	Daniel W. Potter	Cr.				
		By 19 lbs. Veal .04					76
"	31	Charles D. Campbell	Dr.				
		To 1 Brafs P. S. Harness				30	00
"	"	William Gridley	Dr.				
		To 1 Pr. Martingals		75			
		" 3 Harness Straps .13		39			
		" 1 Bum Strap		30		1	44



*Lyons, Monday, Jan 31st, 1848.*

Jan.	31	Isaac H. Jameson/ Dr.			
		To Repairing Harness	1 00		
		" 1 Pr. Tugs	3 00		
		" 1 " do.	2 00	6 00	
"	"	James S. Hawkins Dr.			
		To 1 B. T. Gig Harness	20 00		
		" Repairing Harness	2 75	22 75	
"	"	James H. Gillet Dr.			
		To 1 Saddle	13 00		
		" 1 Bridle	1 50		
		" 1 Pr. Martingale	1 00		
		" 1 Halter	1 00	21 50	
Feb.	1	Henry Woodward Dr.			
		To 1 Pr. T. Boots for Self		4 00	
"	"	Bela Dunbar Dr.			
		To 1 Pr. Boots for H. Man	2 50		
		" 1 " Buskins for Wife	1 25	3 75	
"	"	Aaron B. Patterson/ Dr.			
		To 1 Pr. Hip Boots for Geo.	3 25		
		" Mending Boy's Boots	13	3 38	
"		Hiram Hawley Dr.			
	3	To 1 Pr. Shoes	1 50		
		" 1 " Children's Shoes	75		
		" 1 " do. do.	50	2 75	
"	4	Timothy N. Foster/ Dr.			
		To Footing Fine Boots		3 00	

Lyons, Friday, Feb. 4th, 1848.

Feb.	4	Sylvester N. Nurse Dr.			
		To Tap & Patch Boots	50		
		" Mending Shoes	13		
		" 1 Pr. Shoes for Wife	1 50	2	13
"	5	Charles Harford Dr.			
		To 2 Pr. Small Shoes		1	00
"	"	Andrew C. Mynders Dr.			
		To Mending Boots			38
"	7	Timothy G. Baldwin Cr.			
		By 12 lbs. Butter .13		1	6
"	10	Clark N. Fulton Dr.			
		To 1 Pr. Gaiter Boots		2	00
"	11	Henry B. Hollbrook Dr.			
		To 1 Pr. Fine Boots	5 50		
		" 1 " Boys' do.	1 7.	7	25
"	14	Horace O. Bigelow Dr.			
		To 1 Pr. Buskins for Wife		1	25
"	15	William Gridley Dr.			
		To 1 Pr. Sloga Boots	2 50		
		" 1 " W. Shoes	1 00	3	50
"	17	Cornelius O. Rumsey Dr.			
		To 2 Pr. Sloga Boots		5	00
"	18	Horatio N. Short Cr.			
		By 1 Bbl. Flour		7	20

Lyons, Friday, Feb. 18th, 1848.

6

Feb.	18	Franklin S. Clark	Dr.			
		To 1 P. Pumps				1 75
"	21	John Lynd	Dr.			
		To 3 P. Buskins	1.25			3 75
"	22	James S. Hawkins	Dr.			
		To 6 P. Soga Boots	2.50			15 00
"	25	Daniel W. Potter	Dr.			
		To 1 P. F. Boots for Edly				5 50
"	"	Contra	Cr.			
		By 27 lbs. Pork	.09			2 43
"	26	Charles Harford	Cr.			
		By Cash		1.		25 00
"	28	Isaac H. Samson	Dr.			
		To Footing Fine Boots		3 50		
		" 1 P. Gaiters for Wife		2 00		5 50
"	29	Henry Woodward	Dr.			
		To Mending Shoes		38		
		" 1 P. Purnell Shoes		1 50		
		" 1 " Small Shoes		75		3 63
Mar.	1	Daniel W. Potter	Dr.			
		To Shoeing Horses				2 00
"	2	William Gridley	Dr.			
		To 13 lbs. Gate Hinges	.13	1 69		
		" 4 " Bolts, &c.	.14	56		2 25

*Lyons, Thursday, Mar. 2d, 1848.*

Mar.	2	Sylvester N. Nurse Dr.			
		To Putting Wagon Tire	50		
		" Repairing Wagon	50		
		" 3 Linch Pins .12	36		
		" Ironing Neck Yoke	1 00	2	36
"	3	Henry B. Holbrook Dr.			
		To Sharpening 2 Shoes	34		
		" Mending Chain	13		44
"	"	Horatio N. Short Dr.			
		To Sharpening Collar			13
"	"	James S. Hawkins Dr.			
		To 1 Large Clovis	1 13		
		" 1 Pr. Small do.	1 25		
		" Ironing Whippetress	3 00	5	38
"	4	Andrew C. Mynderse Dr.			
		To Shoeing Horse		1	00
"	6	Charles Harford Dr.			
		To Mending Shovel	13		
		" 1 Linch Pin	12		
		" 1 Hook & Staple	13		
		" Toeing & Setting 2 Shoes	34		69
"	8	Henry Woodward Dr.			
		To Repairing Wagon		3	00
"	9	Bela Dunbar Dr.			
		To Shoeing Horse	1 00		
		" Mending Log Chain	19	1	19

Lyons, Friday, Mar. 10th, 1848.

Mar.	10	Isaac H. Jameson/ Dr.			
		To 17 lbs. Gate Hinges .13	2 24		
		" Shoeing Horse	1 00	3 24	
"	13	John Lynd Dr.			
		To Repairing Sulkey		3 50	
"	"	Henry Woodward Cr.			
		By 19 lbs. Pork .07	1 33		
		" 24 " do. .06	1 26		
		" 3 Bush. Wheat 4.50	4 50	7 09	
"	14	Hiram Hawley Dr.			
		To Sharpening Drag Teeth	93		
		" 1 Large Clevis	1 25	2 18	
"	"	Timothy N. Foster Dr.			
		To Shoeing Horses		2 00	
"	15	Franklin S. Clark Dr.			
		To Tying & Setting 2 Shoes	34		
		" Setting 2 New Shoes	50	84	
"	17	Clark N. Fulton/ Dr.			
		To 3 Bolts .13	39		
		" 2 Linch Pins .12	24	63	
"	18	Timothy G. Baldwin/ Dr.			
		To Mend. Skin on Wagon/	38		
		" Setting 4 Ties	50	88	
"	"	Daniel W. Potter Dr.			
		To 1 Hook to Trace Chain/		13	

<sup>9</sup> Lyons, Monday, Mar. 20th, 1848.

Mar.	20	Charles D. Campbell	Dr.						
		To 1 King Bolt							75
"	21	Hiram Hawley	Cr.						
		By 10 cut. of Hay							4 00
"	22	Horace O. Bigelow	Dr.						
		To Shoeing Horses				2	00		
		" 2 Bands for Drag					38		
		" Mending Chain				12		2	50
"	23	Henry B. Holbrook	Cr.						
		By Cash						15	00
"	"	Henry Woodward	Dr.						
		To 1 Hook & Staple							13
"	"	James H. Gillet	Dr.						
		To Shoeing Horses						2	00
"	24	Cornelius O. Rumsey	Dr.						
		To 1 Iron Wedge					88		
		" Shoeing Horse				1	00		
		" 1 Linch Pin					12	2	00
"	"	Timothy G. Baldwin	Dr.						
		To Repairing Drag							75
"	27	Daniel W. Potter	Cr.						
		By 8 Doz. Eggs				.10			80
"	"	Isaac H. Farnason	Dr.						
		To Repairing Th. Machine						4	75

Lyons, Wednesday, Mar. 29th, 1848. <sup>10</sup>

Mar.	29	Sylvester N. Nurse	Dr.				
		To Repairing Wagon		2	50		
		" Ironing Neck Yoke			88	3	38
"	30	William Gridley	Dr.				
		To Repairing Cart		1	88		
		" 8 lbs. Spikes		1	00	2	88
"	31	Cornelius O. Rumsey	Cr.				
		By 12 lbs. Butter	.13	1	56		
		" 8 " do.	.10		80		
		" 22 " Pork	.07	1	54		
		" 23 " do.	.06	1	38		
		" Cash		5	00	10	28
"	"	Isaac H. Jameson	Cr.				
		By Amt. of his Acct.		13	75		
		" Note to Balance		33	90	47	65
"	"	Henry B. Holbrook	Cr.				
		By Cash to Balance Acct.				32	94
"	"	Daniel W. Potter	Cr.				
		By Cash to Balance Acct.				5	14
"	"	Charles D. Campbell	Cr.				
		By Cash to Balance Acct.				34	25
"	"	Franklin S. Clark	Cr.				
		By Note at 6 mo. to Bal. Acct.				7	13
"	"	Sylvester N. Nurse	Cr.				
		By Note at 3 mo. to Bal. Acct.				34	50

" Lyons, Friday, Mar. 31st, 1848.

Mar.	31	William Giddley	Cr.				
		By Cash to Balance Acct.			40	07	
"	"	Bela Dunbar	Cr.				
		By Cash to Balance Acct.			19	94	
"	"	Charles Harford	Cr.				
		By Note at 30 d. to Bal. Acct.			6	69	
"	"	Henry Woodward	Cr.				
		By Cash to Balance Acct.			7	48	
"	"	Timothy G. Baldwin	Cr.				
		By Cash to Balance Acct.			26	07	
"	"	James S. Hawkins	Cr.				
		By Note to Balance Acct.			74	13	
"	"	John Lynd	Cr.				
		By Amt. of his Acct.			18	75	



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**INDEX AND LEDGER.**

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**MECHANICS' FORM.**

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S <i>Short Horatio N.</i>	8	Z	

[illegible]

Dr.				Henry B. Holbrook.				Cr.			
1848					1848						
Jan.	3	To 1 S. P. S. Harveys	1	35 00	Mar.	23	By Cash	9	15 00		
"	25	" Sundries	3	5 25	"	"	" do. to Bal.	40	32 94		
Feb.	44	" do.	5	7 25							
Mar.	3	" do.	7	44							
				47 94					47 94		
Dr.				Daniel W. Potter				Cr.			
1848					1848						
Jan.	4	To Sundries	1	4 50	Jan.	26	By 19 lbs. Meal	3	76		
Feb.	25	" 1 R. F. Boots	6	5 50	Feb.	25	" 27 " Pork	6	2 43		
Mar.	1	" Shaving Knives	6	2 00	Mar.	27	" 8 Doz. Eggs	9	80		
"	18	" 1 Hook to Chain	8	13	"	34	" Cash to Bal.	40	5 14		
				9 13					9 13		

[illegible][illegible]

Dr. <i>Sylvester N. Nurse</i> Cr.			
1848		1848	
Jan. 7	To Sundries	17 75	
" 26	" do.	5 88	
Feb. 4	" do.	2 13	
Mar. 2	" do.	2 36	
" 29	" do.	3 38	
		34 50	
			34 50

Dr. <i>Horace O. Digelow</i> Cr.			
1848		1848	
Feb. 14	To R. Bushins	1 25	
Mar. 22	" Sundries	2 50	
		3 75	
Mar. 31	To Balanced	3 75	
			3 75

Dr.		William, Gridley		Cr.	
1848		1848			
Jan.	31 To Sundries	1 44	Mar. 31 By Cash to Bal.	11	10 07
Feb.	15 " do.	3 50			
Mar.	2 " do.	2 25			
"	30 " do.	2 88			
		10			
		40 07			10 07

Dr.		Bela Dunlap		Cr.	
1848		1848		19	94
Jan.	7 To 1 Saddle	15	00	31	By Cash to Bal.
Feb.	1 " Sundries	3	75		
Mar.	9 " do.	1	49		
		7			
			19		94



6

Dr.

Charles Harford

Cr.

1848			1848				
Jan.	8	To 1 B. P. S. Harney	30	00	Feb.	26	By Cash
Feb.	5	" 2 R. Small Shaw	1	00	Mar.	31	" " Notes to Bal.
Mar.	6	" " Sundries	7	69			
				31	69		
							25 00
							6 69
							31 69

Dr.

James J. Hawkins

Cr.

1848			1848				
Jan.	10	To Sundries	28	00	Mar.	31	By Notes to Bal.
"	31	" do.	4	22			
Feb.	22	" 6 R. Soga Boots	6	15			
Mar.	3	" " Sundries	7	5			
				38			
				71	13		
							71 13

Dr. <i>Clark N. Fulton</i> Cr.				
1848		1848		
Jan.	12 To Sundries	2	44 25	46 88
Feb.	10 " 1 R. Gain Boots	5	2 00	
Mar.	17 " Sundries	8	63	
			46 88	46 88
Mar. 31	To Balance		46 88	
Dr. <i>Aaron B. Patterson</i> Cr.				
1848		1848		
Jan.	13 To 1 Single Lamp	2	22 00	10 00
Feb.	1 " Sundries	4	3 38	15 38
			25 38	25 38
Mar. 31	To Balance		15 38	

Dr. Cornelius O. Rumsey Cr.

1848		1848			
Jan.	15 To Sundries	2	4 00	Mar. 31 By Sundries	10 28
Feb.	17 " 2 R. Progs Books	5	5 00	" " " Balanced	72
Mar.	24 " Sundries	9	2 00		
			11 00		11 00
Mar. 31 To Balanced			72		

Dr. Horatio N. Short Cr.

1848		1848			
Jan.	17 To Sundries	2	4 13	18 By 1 Bll. Short	5 7 00
Mar.	3 " Sharpening Colter	7	13		
"	31 " Balanced		2 74		
			7 00	Mar. 31 By Balanced	7 00
					2 74

[illegible]



Dr.				Cr.			
Andrew C. Mynderse							
1848		1848					
Jan. 21	To 1 Trunk	4 50	Mar. 31	By Balance		5 88	
Feb. 5	" Mending Boots	38					
Mar. 4	" Shaving Horse	1 00					
		5 88				5 88	
Mar. 31	To Balance	5 88					

Dr.				Cr.			
Timothy N. Foster							
1848		1848					
Jan. 25	To Sundries	66 50	Mar. 31	By Balance		71 50	
Feb. 4	" Shaving H. Boots	3 00					
Mar. 14	" Shaving Horse	2 00					
		71 50				71 50	
Mar. 31	To Balance	71 50					

Dr.		Cr.	
1848			
Jan.	To 1 Set Hame's	26	00
Mar.	" Sundries	8	88
"	" Rep. Drag	9	75
			27 63
		1848	
		Feb.	
		Mar.	
		7 By 12 Mr. Butler	
		31 " Cash to Bal.	
			5 1 56
			11 26 07
			27 63

Dr.		Cr.	
1848			
Jan.	To Sundries	4	21 50
Mar.	" Shoeing Horses	9	2 00
			23 50
			23 50
		1848	
		Mar.	
		31 By Balance	
			23 50
			23 50

## PRACTICAL EXERCISES.

The form on the preceding pages, although it is designated as the "Mechanic's Form," is, nevertheless, well adapted to the use of professional men and merchants; and from the fact that a majority of merchants, in the small villages throughout the country, keep their books after this form, we have thought best to give a Memorandum of the business transactions of a merchant for three months, requiring the pupil to record them in the Day-Book, post to the Ledger, and balance the accounts as in the preceding. The price per ounce, pound, gallon, yard, or piece, is given, leaving the amount to be extended by the learner; and if the above-described operation is correctly performed, it will be found, on balancing the books, that the following persons are indebted to you for the sums opposite each name:—Hiram Mann, \$39.42; Milton Seely, \$42.71; Albert J. Hovey, \$7.17; Charles R. Hecox, \$4.49; William F. Ashley, \$9.15; Ephraim B. Price, \$6.43; Peter Brant, \$17.63; William Walling, \$7.52; Merrit Thornton, \$23.03; John Messenger, \$1.71; Alpheus Clark, \$8.81; Samuel Weaver, \$28.66; John Hancock, \$12.63; Samuel Moore, \$17.21; Nathan Brittan, \$5.36; and you are indebted to Myron Holmes \$2.32.

For manner of keeping Cash-Book, see page 146-148.

## MEMORANDUM.

## JANUARY

1st. Sold Hiram Mann  $2\frac{1}{2}$  yds. broadcloth, at \$3.00,  $1\frac{1}{4}$  yd. silk serge, at \$1.50, 1 doz. large buttons, at 75c., and  $\frac{1}{2}$  doz. small do., at 25c. 2d. Sold Myron Holmes 10 yds. silk, at \$1.50, and 5 skeins silk, at 4c.; Milton Seely, 1 cap for boy, at \$1.25, and 1 pair small coarse boots, at \$1.50; Albert J. Hovey, 10 lbs. sugar, at 10c., and 1 lb. tea, at \$1.00. 3d. Sold Charles R. Hecox 5 yds. calico, at 10c., 5 lbs. coffee, at 14c., and 1 lb. tea, at \$1.00; William F. Ashley, 15 lbs. sugar, at 10c., 1 oz. nutmegs, at 12c., and 1 oz. cloves, at 13c. 4th.



# BOOK-KEEPING.

*Sold Ephraim B. Price* 1 bbl. salt, at \$1.25, 1 bbl. water lime, at \$2.25, 50 lbs. coarse salt, at 1 $\frac{3}{4}$ c., and 20 lbs. mackerel, at 8c.; *Peter Brant*, 10 yds. muslin de laine, at 50c., 15 yds. factory, at 10c., and 5 spools thread, at 5c.; *William Walling*, 20 lbs. sugar, at 10c., 10 lbs. coffee, at 10c., and 1 lb. tea, at \$1.00. 7th. *Sold Meritt Thornton* 3 yds. gray cloth, at \$1.00, 3 yds. factory, at 8c., and buttons, 6c.; *Hiram Mann*, 8 lbs. sugar, at 9c., and 5 lbs. coffee, at 14c. 9th. *Sold John Messenger* cloth and trimmings for overcoat, at \$9.00, 6 yds. cassimer, at \$2.00; and he has paid me cash, on account, \$20.00. 10th. *Sold Albert J. Hovey* 10 yds. calico, at 12 $\frac{1}{2}$ c., and 1 spool thread, at 5c.; *Alpheus Clark*, 1 yd. silk, at \$1.25, 1 cord and tassel, at \$1.00, and 3 skeins silk, at 4c. 11th. *Sold Milton Seely* 1 ps. factory, 30 yds., at 10c. 12th. *Sold John Messenger* 50 lbs. sugar, at 10c., and 1 ps. factory, 40 yds., at 8c.; and bought of him 1 firkin butter, at \$10.00. 14th. *Sold Meritt Thornton* cloth and trimmings for pants, at \$6.00. 15th. *Sold William Walling* 3 yds. S. G. cloth, at 56c. 16th. *Sold Peter Brant* 1 lb. tea, at \$1.00, and 10 lbs. sugar, at 10c. 17th. *Sold William F. Ashley* 9 yds. bed ticking, at 12 $\frac{1}{2}$ c., and 3 spools, at 5c. 18th. *Sold Charles R. Hecox* 9 yds. factory, at 9c., 9 yds. ticking, at 12 $\frac{1}{2}$ c., and 2 spools, at 5c. 19th. *Sold Samuel Weaver* 4 yds. light green broadcloth, at \$2.50, 3 $\frac{1}{2}$  yds. worsted goods, at 75c., and buttons, 50c.; and bought of him 20 lbs. butter, at 15c., and 10 doz. eggs, at 10c. *Sold Ephraim B. Price*, per wife, 9 yds. muslin de laine, at 25c. 21st. *Sold Albert J. Hovey*, 1 pair kid gloves, at \$1.00; *Myron Holmes*, 1 pair kid gloves, at \$1.00. 22d. *John Messenger* has paid me cash on account, \$5.00. 23d. *Sold Hiram Mann* 8 yds. calico, at 12 $\frac{1}{2}$ c., and 1 spool, at 5c. *Peter Brant* has paid me cash, on account, \$10.00. *Sold John Hancock* 1 lb. tea, at \$1.00, 5 lbs. coffee, at 12 $\frac{1}{2}$ c., and 10 lbs. sugar, at 10c. 25th. *Sold Milton Seely* 3 yds. cassimer, at \$2.00, 3 yds. factory, at 8c., and buttons, 6c. 26th. *Sold Samuel Moore*, per Emogene, 1 pair kid gloves, at \$1.00, and 1 pair cotton, at 19c.; *William Walling*, 10 yds. calico, at 14c., 15 yds. factory, at 10c.; and bought of him 10 cords maple wood, at \$2.00. 29th.

## BOOK-KEEPING.

*Sold Peter Brant 15 lbs. sugar, at 10c., and 5 lbs. coffee, at 14c. 30th. Sold Samuel Moore cloth and trimmings for coat, at \$9.80, 1 pair suspenders, at 50c., and 1 pair gloves, at 31c.; and he has paid me cash, on account, \$25.00. Sold Myron Holmes 1 pair buckskin gloves, at \$1.00, 1 pair black kid do., at \$1.00, cloth and trimmings for dress coat, \$15.00, 50 lbs. sugar, at 10c., 20 lbs. coffee, at 15c., 5 lbs. tea, at 50c.; and he has paid me cash, on account, \$25.00. Bought of him 10 super plows, at \$5.00. 31st. Sold Nathan Brittan 1 pair cotton hose, at 25c., 1 pair worsted gloves, at 50c., and 1 doz. skeins worsted, at 13c.*

## FEBRUARY

*1st. Sold William F. Ashley 1 silk pocket handkerchief, at 50c., and 1 cravat, at \$1.50. 4th. Sold Ephraim B. Price 14 yds. shirting, at 12c., 2 yds. linen, at 75c., 4 yds. calico, at 6c., and 1 doz. spools thread, 63c. 5th. Sold Samuel Moore 2 rolls white paper, at 31c., and 3 brooms, at 18c. 6th. Sold Milton Seely 1 satin vest pattern, \$3.25, 1 yd. cambric, 10c., 1 white do., 13c., and  $\frac{1}{2}$  doz. buttons, at 12c.; Samuel Weaver, 13 yds. shirting, at 13c.,  $2\frac{1}{2}$  yds. Irish linen, at 88c., and 3 spools thread, at 5c. 7th. Sold Alpheus Clark 10 yds. sheeting, at 10c.; William Walling, 12 yds. calico, at 8c., and 5 lbs. batting, at  $12\frac{1}{2}$ c. 8th. Sold Ephraim B. Price vest and trimmings, at \$2.25, 1 yd. linen, 75c.; and bought of him bill of groceries, \$15.42. 9th. Sold William F. Ashley, 20 yds. calico, at  $12\frac{1}{2}$ c. 11th. Sold Merrit Thornton 1 doz. tumblers, \$1.00, and 8 lbs. refined sugar, at  $12\frac{1}{2}$ c.; Nathan Brittan, 12 yds. barred mull, at 31c., and 2 pair cotton hose, at 38c. 13th. Sold John Hancock 1 pair rubbers, at \$1.00, 1 pair kid gloves, at \$1.00, and 1 pair buskins, at \$1.50. 14th. Sold Hiram Mann 1 graduated robe, \$3.50, 1 yd. drilling, at 13c., and thread, 6c. 15th. Sold Samuel Moore 32 yds. sheeting, at 10c., and 4 yds. Irish linen, at \$1.00. 16th. Sold Albert J. Hovey 1 set fine blue ware, at \$3.50; Peter Brant, 1 lb. tea, at \$1.00, and 5 lbs. rice, at 5c.; John Messenger, 10 yds. muslin de laine, at 25c., and 1 yd. drilling, at 13c. 18th. Sold Myron*

# BOOK-KEEPING.

*Holmes, per son, 1 vest pattern and trimmings, at \$8.00. 19th. Sold Charles R. Hecox 17 yds. sheeting, at 5c., and 20 yds. calico, at 12½c. 20th. Sold Samuel Moore 1 fur hat, at \$4.00 ; Milton Seely, per wife, super. shawl, at \$30.00 ; John Hancock, 1 gal. lamp oil, at \$1.50, and 2 gals. molasses, at 37½c. 21st. Sold Samuel Weaver 2 yds. mull edge, at 31c., and 1 pair gloves, at 75c. 22d. Sold Merrit Thornton 3 yds. cassimer, at \$2.00, ¼ yd. canvas, at 19c., and 1 pair black silk gloves, at \$1.00. 25th. Sold Alpheus Clark 10 lbs. mackerel, at 8c., 20 lbs. sugar, at 10c., and 10 doz. eggs, at 14c. 27th. Sold Hiram Mann 1 ps. sheeting, 30 yds., at 10c., and 20 yds. calico, at 10c. 28th. Sold Samuel Moore 6 yds. alpaca, at 60c., and 1 yd. cambric, at 10c. ; Myron Holmes, 9 yds. muslin de laine, at 37½c., 2 spools thread, at 5c., and 5 skeins silk, at 4c. ; William F. Ashley, 1 vest and trimmings, \$5.00.*

## MARCH

*1st. Sold Albert J. Hovey 4 lbs. cotton batting, at 12½c., and 8 yds. calico, at 12½c. 2d. Sold Milton Seely 3 yds. edging, at 8c. ; E. B. Price, 4 lbs. coffee, at 14c., and 1 lb. cinnamon, at 31c. 4th. Sold Merrit Thornton 2½ yds. linen, at \$1.00, 9 yds. gingham, at 38c., and 1 doz. spools, 63c. 6th. Sold John Messenger 1 cap, at \$1.50 ; Samuel Weaver, 1 pair rubbers, at \$1.75. 7th. Sold Alpheus Clark 1 gal. lamp oil, at \$1.00, and 3 lbs. nails, at 8c. 8th. Sold John Hancock 3 bbls. salt, at \$1.00, 100 lbs. sugar, at 7½c. ; and he has paid me cash, on account, \$10.00. Sold Peter Brant 2 brooms, at 13c., and 3½ yds. flannel, at 75c. 9th. Sold William Walling 6 yds. alpaca, at 50c., and 1 yd. cambric, at 10c. ; and bought of him 10 lbs. butter, at 12½c. 11th. Sold Charles R. Hecox 1 pair kid gloves, at \$1.00, 1 pair rubbers, at \$1.50, 1 pair buskins, at \$1.25 ; and bought of him 1 firkin butter, 80 lbs., at 12½c. 12th. Sold Hiram Mann 3 bbls. salt, at \$1.00 ; Merrit Thornton, 9 yds. calico, at 12½c. ; and bought of him 1000 ft. hemlock fence boards, at 7½c. Sold Peter Brant 12 lbs. sugar, at 10c. 13th. Sold Milton Seely, per wife, 12 yds. silk, at \$1.25 ; and he has paid me cash, on account, \$20.00. 14th. Sold*

# BOOK-KEEPING.

*William F. Ashley*, 12 yds. calico, \$1.00 ; *Myron Holmes*, per wife, 1 pair kid buskins, at \$1.50. 15th. Sold *Samuel Moore*, 1 set blue ware, at \$3.00 ; *Samuel Weaver*, 1 set fine blue tea ware, at \$3.50 ; *William Walling*, 2 bed cords, at 25c. 16th. Sold *Merrit Thornton*  $\frac{1}{2}$  bbl. mackerel, at \$9.00. 18th. Sold *Ephraim B. Price* 2 yds. satin, at 75c. 20th. Sold *Peter Brant* 4 yds. satin, at \$1.12, and 2 yds. cassimer, at \$1.50 ; *John Hancock*, 3 linen handkerchiefs, at 44c., and 1 yd. linen, at 75c. ; *Samuel Weaver*, per wife, 1 yd. Italian silk, at \$1.50, 1 cord and tassel, at \$1.25, and 3 skeins silk, at 4c. 21st. Sold *Milton Seely* 1 vest pattern, at \$1.50, and trimmings, at 38c. 22d. Sold *Albert J. Hovey* 9 yds. muslin de laine, at 31c., and 2 skeins silk, at 4c. 23d. Sold *Ephraim B. Price* 8 yds. gingham, at 50c., 1 yd. cambric, at 10c., and 2 spools thread, at 5c. 25th. Sold *Charles R. Hecox* 10 yds. gingham, at 31c., and 1 spool thread, at 5c. ; *John Hancock*, 3 linen handkerchiefs, at 31c., and 1 yd. linen, at 75c. ; *Peter Brant*, 14 yds. sheeting, at 11c., 30 yds. do., at 9c., 2 yds. Irish linen, at 75c. ; and bought of him 15 lbs. butter, at 12 $\frac{1}{2}$ c. 26th. Sold *William Walling* 150 lbs. sugar, at 10c. 27th. Sold *Samuel Weaver* 3 yds. black cassimer, at \$2.00 ; *Hiram Mann*, cloth and trimmings for dress coat, \$15.00 ; *William F. Ashley*, 2 pair small shoes, at 31c. ; and he has paid me cash, on account, \$5.00. 28th. Sold *John Messenger* 1 set buttons, at 75c., 1 hank thread, at 15c., and 1 pair shoes, at \$1.00. 29th. Sold *Myron Holmes* 1 shawl, at \$10.00, 1 pair kid gloves, at \$1.00, 2 yds. mull edging, at 40c., 1 bag clasp, at 50c., and 1 yd. silk velvet, at \$3.50 ; *Samuel Moore*, 9 yds. silk warp alpaca, at 75c., 1 yd. cambric, at 10c., 1 pair kid buskins, at \$1.00, 2 linen handkerchiefs, at 50c., 1 yd. silk, at \$1.75, 1 cord and tassel, at 75c. 30th. Sold *John Messenger* 1 gal. lamp oil, at \$1.50. *Albert J. Hovey* has paid me cash, on account, \$5.00.

## FORM FOR MERCHANTS.

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THE principal Books of this Form are the Day-book or Blotter, the Journal, the Ledger, and Cash-book.

The DAY-BOOK and the manner of keeping it are the same as described in the second Form, with these exceptions: the manner and place of dating are different, and it is ruled with single money-columns instead of double.

A PETTY ALPHABET or INDEX to the Day-book should also be kept, in which all the names entered in the Day-book during a month should be entered and alphabetically arranged.

This book should be commenced on the evening of the first business-day of each month, by writing in it all the names that were entered in the Day-book during the day, together with the pages on which such entries were made; and so every evening during the month, enter in the Alphabet all the new names that appear in the Day-book, with their pages; and if a name appears that has already been entered in the Alphabet, enter the number of the page on which it stands opposite such name. Whenever the name occurs more than once on the same page of the Day-book, it is indicated in the Alphabet by repeating the number of the page. A small cross (+) placed after the figure indicates that there is a credit-entry on that page in the Day-book.

The JOURNAL is a book into which all the items of each person's account are transferred from the Day-book, and so arranged that those for each month are collected together.

At the close of every month the Day-book should be journalized, which is done in the following manner: Transfer the first entry of the month, in the Day-book, to the Journal; then find the name thus transferred in the Alphabet, and if that has been kept as above directed, you will see on what pages of the Day-book this name again occurs; then turn to these pages in order, and transfer to the Journal all the items entered to this name, placing them under the name already entered there, with the dates, &c., keeping the debits and credits by themselves. After thus transferring them, place two parallel lines (thus //) opposite each entry on the Day-book, to indicate that they have been carried to the Journal. Proceed in the same manner with the next name in the Day-book, and so on until all is journalized.

After journalizing the month's transactions, the books should be compared to see if the accounts are correctly journalized; and if found correct, write in the Day-book, after the last entry for the month, Examined.

The LEDGER in this Form is a book in which a whole, or a part of a page, is appropriated to every account in the Journal.

This book is ruled like the Ledger of the second Form, but the lines which there separate the space for the day of the month from the month may be omitted.

AN ALPHABET OR INDEX to the Ledger, like the one described in the second Form, is necessary.

At the close of the first month the Journal should be posted. But before this is done the Ledger (which we will suppose is new) should be paged, and the names of all the persons (including Stock, Cash, and Merchandise) with whom you have opened an account should be written at the top of the space appropriated to such account. These names, with *Dr.* on the left and *Cr.* on the right, should be written in a bold hand, and then should be alphabetically arranged in the Index, with the page of the Ledger on which they are recorded. The

Journal should next be page-marked, which is done as follows: open to the first account in it, and then find in the Alphabet what page of the Ledger is appropriated to this account, and place the number of this page on the margin of the Journal, opposite such account. Proceed in the same manner until each account in the Journal is page-marked.

You are now prepared to post the books. Commence with the first account in the Journal; the figure in the margin shows the page of the Ledger appropriated to this account. Enter on the Dr. side of that page the month in the first space; "To Merchandise" in the wide space, the page of the Journal in the next, and the sum total of the debits in the two next spaces. Then if there are any credits to this account in the Journal, their sum total should be entered in the Ledger on the Cr. side in the same manner, except in the wide space write "By Cash," "By Merchandise," or "By Sundries," as the case may be. Then place two parallel oblique lines, one above and the other below the figure in the margin, to indicate that the account has been posted. Proceed in the same manner until each account in the Journal for the month has been posted. At the close of the next and the subsequent months, the Journal should be posted in the same manner as above described.

Every month, immediately after the Journal has been posted, it should be compared with the Ledger, to see if any mistakes have been made in posting. In order to facilitate this, it should be done by two persons. One should take the Journal, and commencing with the first account in the month, give its title and the page of the Ledger upon which it is posted, as indicated by the figures in the margin of the Journal; the other should then turn to this page in the Ledger, and see if it is correctly posted, while the first reads from the Journal the entry, amount, page, &c.

In comparing the books, if an account is found to have been overlooked, it of course should be posted immediately.

If an entry has been made on the wrong side of an account in the Ledger, it should not be erased, but the same amount

should be entered on the opposite side of this account "To" or "By Error," and then the entry made as it should have been at first.

If an entry has been posted to the wrong account, the same amount should be entered on the opposite side of this account "To" or "By Error," and it should then be posted in its proper place.

When either the Day-Book, Journal, or Ledger is written full, its place is supplied by a new one, and the different books are usually designated by the first letters of the alphabet: the first day-book as Day-Book A; the second, Day-Book B: the first journal as Journal A; the second, Journal B: the first ledger as Ledger A; the second, Ledger B; the third, Ledger C, &c.

After writing the Day-Book for the months of January, February, and March, journalizing and posting it to the Ledger, the accounts may be balanced.

Balancing accounts is placing a sufficient sum on the least side of an account to make it equal with the greatest, and is done by adding the Dr. and Cr. columns, subtracting the least from the greatest, and making the account Dr. "To" or Cr. "By Balance" for the difference. The debit and credit sides will now foot alike. Next draw single lines opposite each other under these columns, and, after adding and placing the amount under them, draw double lines under the amount, to signify that the two sides are balanced and closed; then bring down the balance by making the account Dr. "To" or Cr. "By Balance" of old account. But if the Ledger is full, and you wish to transfer the account to a new one, let the balancing entry be "To" or "By Balance to Ledger B;" and in the new Ledger, "To" or "By Balance from Ledger A."

In the following set of books, after writing the Day-Book, journalizing and posting the three months' transactions, the books may be balanced, and the accounts transferred to a new Ledger.



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DAY-BOOK, OR BLOTTER,

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MERCHANTS' FORM.

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*Lyons, Monday, Jan. 3d, 1848.*

<i>Pierce &amp; Wilson</i>	<i>Cr.</i>	
<i>By Merchandise per Invoice</i>		<i>173 00</i>
<i>Magie, Sanderson &amp; Co.</i>	<i>Cr.</i>	
<i>By Merchandise per Invoice</i>		<i>430 00</i>
<i>Benedict &amp; Rockwell</i>	<i>Cr.</i>	
<i>By Merchandise per Invoice</i>		<i>227 00</i>

*Tuesday, Jan. 4th.*

<i>Joseph M. Demmon</i>	<i>Dr.</i>	
<i>To 230 Yds. Brown Sheetting</i>	<i>.08</i>	<i>18 40</i>
<i>" 48 " Red Flannel</i>	<i>.38</i>	<i>18 24</i>
<i>" 3 Doz. Coat's Sp. Thread</i>	<i>.48</i>	<i>1 44</i>
<i>Moses Austin</i>	<i>Dr.</i>	
<i>To 17 Yds. Sheetting</i>	<i>.05</i>	<i>85</i>
<i>" 20 " Calico</i>	<i>.13</i>	<i>2 60</i>

*Wednesday, Jan. 5th.*

<i>George C. Dean</i>	<i>Dr.</i>	
<i>To 10 Yds. M. D. Laine</i>	<i>.31</i>	<i>3 10</i>
<i>" 4 " Drilling</i>		<i>13</i>
<i>" 2 Doz. Buttons</i>	<i>.15</i>	<i>30</i>

*Thursday, Jan. 6th.*

<i>Nathan Brittan</i>	<i>James</i>	<i>Dr.</i>	
<i>To 2 Gall. Lamp Oil</i>		<i>1.25</i>	<i>2 50</i>
<i>" 30 lbs. Loaf Sugar</i>		<i>.13</i>	<i>3 90</i>

*Lyons, Thursday, Jan. 6th, 1848.*

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<i>Rev. Ira Ingraham</i>	<i>Dr.</i>		
<i>To 5 Yds. Black Bro. Cloth</i>	<i>3.50</i>	<i>17</i>	<i>50</i>
<i>" 1 Satin Vest Pattern</i>		<i>5</i>	<i>50</i>
<i>" Trimmings</i>		<i>3</i>	<i>75</i>
<i>" 5 lbs. Coffee</i>	<i>.15</i>		<i>75</i>
<i>" 10 " Sugar</i>	<i>.10</i>	<i>1</i>	<i>00</i>

<i>Miss Mary Emmonds</i>	<i>Dr.</i>		
<i>To 3 Yds. Linen Edging</i>	<i>.19</i>	<i>57</i>	

*— Saturday, Jan. 8th. —*

<i>Hugh Jameson</i>	<i>Dr.</i>		
<i>To Merchandise per Bill Rend.</i>		<i>8</i>	<i>07</i>

<i>John Adams</i>	<i>Dr.</i>		
<i>To 10 Yds. Drab Fringe</i>	<i>.68</i>	<i>6</i>	<i>80</i>
<i>" 3 Ps. Ribbon</i>	<i>.31</i>		<i>93</i>

*— Monday, Jan. 10th. —*

<i>Horatio N. Taff</i>	<i>Dr.</i>		
<i>To Paid your Order</i>		<i>2</i>	<i>38</i>

<i>John M. Holley</i>	<i>Dr.</i>		
<i>To 3 Yds. Black Capsimons</i>	<i>2.25</i>	<i>6</i>	<i>75</i>

<i>Levi S. Fulton</i>	<i>Dr.</i>		
<i>To 20 lbs. Sugar</i>	<i>.08</i>	<i>1</i>	<i>60</i>
<i>" 1 " Tea</i>			<i>88</i>
<i>" Cash paid for personal Expenses</i>		<i>8</i>	<i>00</i>

<i>Abram L. Beaumont</i>	<i>Dr.</i>		
<i>To 25 lbs. Sugar</i>	<i>.10</i>	<i>2</i>	<i>50</i>

*Lyons, Tuesday, Jan. 11th, 1848.*

Moses Austin	Dr.	
To 7 Yds. Alpaca	.50	3 50
" 10 " Cambria	.10	1 00
" 3 Pks. Silk	.04	12
" 4 Sheets Wadding	.04	16

*Wednesday, Jan. 12th.*

Samuel Moore	Dr.	
To 9 Yds. M. D. Laine	.44	9 96
" 4 " Cambria		10
" 2 " Drilling	.12	24

Aaron D. Polhamus	Dr.	
To 1 Cravat		1 12

James C. Smith	Dr.	
To 4 Yds. Green Bains	.50	2 00

James Rogers	Cr.	
By 1 P. Fine Boots		5 00

Levi S. Fulton	Dr.	
To 1 P. Fine Boots		5 00

*Friday, Jan. 14th.*

George C. Youngs	Dr.	
To 3 Yds. Black Cassinore	1.75	5 25
" Trimmings		25

*Saturday, Jan. 15th.*

Moses Austin	Dr.	
To 30 Yds. Sheeting	.10	3 00

*Lyons, Monday, Jan. 17th, 1848.*

James Rogers	Dr.	
To 2 Hanks Linen Thread	.13	26
" 4 Pieces Galoon	.31	1 24
Nathan Brittan/ Wife/	Dr.	
To 1 Pr. Kid Gloves		1 00
" 1 " do.		63
Miss Mary Emmonds	Dr.	
To 9 Yds. M. D. Laine	.31	2 79
" Trimmings		25
Contra	Cr.	
By Cash on Acct.		2 00
John M. Holley Daughter	Dr.	
To 20 Lbs. Zephyr Worsted	.01	20
Thomas Rook	Dr.	
To 4 Yds. Sheep's Gray Cloth	.63	2 52

*Tuesday, Jan. 18th.*

Moses Austin/	Dr.	
To 10 Lbs. Cotton Yarn	.19	1 90
George C. Dean/ Wife/	Dr.	
To 1 Yd. Mull Edging		31
" 1 " Edging		04

*Wednesday, Jan. 19th.*

James McElwain/	Dr.	
To 9 Yds. M. D. Laine	.28	2 52
" 4 " Cambrie		10

5 Lyons, Wednesday, Jan. 19th, 1848.

George C. Youngs	Dr.	
To ¼ lb. Tea	.88	44
" 1 Gall. Molasses		44
" 1 lb. Pepper		13
" 1 " Spice		13

Contra	Cr.	
By 2 Bush. Dried Plums	2.50	5 00

Thursday, Jan. 20th.

Horatio N. Taft	Dr.	
To 1 Sit F. Blue Tea Ware		3 50

Levi S. Fulton	Dr.	
To 1 lb. Tea		88
" 5 lbs. Rice	.05	25
" 1 oz. Nutmegs		13

Friday, Jan. 21st.

Abram L. Beaumont	Dr.	
To 1 Pr. Rubbers		1 00

Rev. Ira Ingraham	Dr.	
To 1 Pr. Kid Gloves		1 00

Moses Austin	Cr.	
By 5 lbs. Butter	.13	65

Contra	Dr.	
To 10 lbs. Sugar	.10	1 00
" 5 " Rice	.05	25

Nathan Brittan	Dr.	
To 6 Yds. Merino	1.20	7 50

Lyons, Saturday, Jan. 22d, 1848.

6

Samuel Moore	Dr.	
To 1 Yd. Figured Satin		3 00
" 1/4 " Twist	.04	05
" 1/2 " Black Cambric	.10	08
" 1 " White do.		13
" 3 Pks. Silk	.04	12
" 1 Sheet Wadding		04
" 1/2 Doz. Buttons	.18	09

Monday, Jan. 24th.

John Adams	Dr.	
To 185 lbs. Sugar	.10	18 50

Hugh Jameson	Dr.	
To 6 Yds. Merino	4.12	6 72
" 5 Sheets Wadding	.04	20
" 4 Pks. Silk	.04	16

James McElwain	Dr.	
To 1 lb. Tobacco		25

Tuesday, Jan. 25th.

Miss Mary Emmonds	Dr.	
To 3 Yds. Irish Linen	.52	1 56
" 4 Spools Thread	.04	16

Wednesday, Jan. 26th.

Lucius S. Wood	Dr.	
To 1 Cravat		23

Horatio N. Taft	Dr.	
To 3 Yds. Blk. Cassimer	2.00	6 00

7 Lyons, Thursday, Jan. 27th, 1848.

James McElwain	Dr.		
To 9 Yds. Ticking	.18	1	62
" 6 " Tow Cloth	.31	1	86
" 16 " Calico	.08	1	28
" 10 " Gingham	.25	2	50

Friday, Jan. 28th.

George C. Dean	Wife	Dr.	
To 10 Yds. Calico	.18	1	80
" 2 Linen Hdkfs.	.44		88

John Adams	Dr.		
To 18 Yds. M. D. Laine	.18	3	24

Samuel Moore	Dr.		
To 1 Pr. Rubbers			88
" 2 Papers Pins	.10		20

Saturday, Jan. 29th.

Edward Messenger	Dr.		
To 9 Yds. Ticking	.18	1	62
" 6 " Tow Cloth	.31	1	86
" 11 " Calico	.06		66
" 6 " do.	.05		30
" 3 lbs. Batting	.13	1	04

Levi S. Fulton	Dr.		
To 10 Yds. Curtain Calico	.12	1	30
" 13 " Calico	.06		78
" 4 Spools Thread	.05		20
" 11 Yds. Alpaca	.75	3	25
" 1 lb. Spice			13



*Lyons, Monday, Jan. 31st, 1848.*

<i>Nathan Britton</i>	<i>Dr.</i>		
<i>To 3 Linen Hdkfs.</i>	<i>.44</i>	<i>1</i>	<i>32</i>
<i>" 2 Yds. Irish Linen</i>	<i>.75</i>	<i>1</i>	<i>50</i>
<i>Marion D. Polhamus</i>	<i>Dr.</i>		
<i>To 32 Yds. Shirting</i>	<i>.12</i>	<i>3</i>	<i>84</i>
<i>" 4 " Irish Linen</i>	<i>.75</i>	<i>3</i>	<i>00</i>
<i>" 1 Doz. Spools Thread</i>			<i>63</i>
<i>Joseph M. Demmon</i>	<i>Dr.</i>		
<i>To 170 lbs. Sugar</i>	<i>.10</i>	<i>17</i>	<i>00</i>
<i>Abram L. Beaumont</i>	<i>Dr.</i>		
<i>To 7 Yds. Flannel</i>	<i>.44</i>	<i>3</i>	<i>08</i>
<i>" 4 " do.</i>	<i>.62</i>	<i>2</i>	<i>48</i>

*Lyons, Tuesday, Feb. 1st, 1848.*

<i>Daniel Chapman</i>	<i>Dr.</i>		
To 4 Yds. Broad Cloth	6.00	24	00
" ½ " Padding	.38		15
" ½ " Canvas	.25		15
" ½ " Silk Serge	1.13		56
" 5 Pks. Silk	.04		20
" 20 Buttons			64

<i>James McElwain</i>	<i>Dr.</i>		
To 1 Bar Soap			13
" 1 Cake Fancy do.			12

<i>Jonas W. Goodrich</i>	<i>Cr.</i>		
By 20 lbs. Mackerel	.08	1	60

<i>Levi S. Fulkon</i>	<i>Dr.</i>		
To 20 lbs. Mackerel	.08	1	60
" 8 " Coffee	.12		96

*Wednesday, Feb. 2d.*

<i>Abram L. Beaumont</i>	<i>Wife</i>	<i>Dr.</i>	
To 1 Shawl			7 00

*Thursday, Feb. 3d.*

<i>Moses Austin</i>	<i>Dr.</i>		
To 1 Comforter			31

<i>Contra</i>	<i>Cr.</i>		
By 8 lbs. Butter	.14	1	12
" 4 Bush. Potatoes	.38	1	52

<i>Hugh Jameson</i>	<i>Dr.</i>		
To 3½ Yds. Flannel	.62	2	47

Lyons, Friday, Feb. 4th, 1848.

Ephraim B. Price	Dr.		
To 4½ Yds. Coating	2.00	9	00
" ¾ " Padding	.38		19
" ¾ " Canvas	.25		19
" 1 Set Buttons			75
" 1 Hank Thread			12

— Saturday, Feb. 5th. —

Miss Mary Emmonds	Dr.		
To 1 Spool Thread			05
" 1 Thimble			38

George C. Dean	Dr.		
To 1 Looking Glass		3	00
" 1 Set F. Blue Tea Ware		3	50

— Monday, Feb. 7th. —

John Adams	Dr.		
To 31 Yds. Silk Warp Alpaca	.52	16	13

James Rogers	Dr.		
To 2 lbs. Coffee	.13		26
" 10 " Sugar	.10	1	00
" 2 Galls. Molasses	.44		88

James Bashford	Dr.		
To 6 Tumblers	.12		72
" 20 lbs. Refined Sugar	.14	2	80

— Tuesday, Feb. 8th. —

Abraham L. Beaumont	Dr.		
To 31 Yds. Brown Sheetting	.10	3	10

Lyons, Tuesday, Feb. 8th, 1848.

Daniel Chapman	Dr.	
To 1 P. Rubbers		88
" 1 " Kid Gloves		1 00

Wednesday, Feb. 9th.

Reuben H. Foster	Dr.	
To 1 Set Knives & Forks		2 00
" 1 Glass Dish		1 25
Contra	Cr.	
By 10 Bush. Potatoes	.44	4 40
" 8 " Oats	.32	2 56

Thursday, Feb. 10th.

George C. Youngs	Dr.	
To ¼ lb. Cinnamon	.38	09
" 1 " Ginger		12
" 1 Bbl. Salt		1 18

Thomas Rook	Dr.	
To 20 Yds. Calico	.06	1 20
" 10 lbs. Batting	.11	1 10
" 5 " Cotton Yarn	.19	95
" 2 Spools Thread	.05	10

Samuel Moore's Daughter	Dr.	
To 2 Yds. Mull Edging	.40	86

Friday, Feb. 11th.

Aaron D. Polhamus	Dr.	
To 9 Yds. M. D. Laine	.28	2 52
" 1½ " Cambrie	.10	15
" ½ " Jean	.16	12

Lyons, Friday, Feb. 11th, 1848.

Edmund Hopkins	Wife	Dr.	
To 1 Graduated Robe			3 50
" 1 Yd. Drilling			13
" Thread			06

Contra		Cr.	
By 1 Geography & Atlas			1 25

— Saturday, Feb. 12th. —

Daniel Watrous		Dr.	
To 1 Doz. Tumblers			1 00
" 8 lbs. Refined Sugar	.14		1 12

George C. Dean	Tellers	Dr.	
To ½ Ream Foolscap Paper	2.25		1 13

Philip G. Almy		Cr.	
By Merchandise per Invoice			42 00

— Monday, Feb. 14th. —

Thomas Ninds		Dr.	
To ¾ Yd. Silk Sarge	1.00		25
" ¾ " do.	1.12		23

Ephraim B. Price		Dr.	
To Vest & Trimmings			2 25
" 1 Yd. Linen			75

— Tuesday, Feb. 15th. —

James Rogers		Dr.	
To 34 Yds. Sheeting	.10		3 40
" 2 Ps. Galoon	.34		62
" 4 Spools Thread	.05		20

*Lyons, Tuesday, Feb. 15th, 1848.*

Thomas Rook	Dr.		
To 5 lbs. Coffee	.14		70
" 10 " Refined Sugar	.14	1	40

*Wednesday, Feb. 16th.*

George C. Youngs	Dr.		
To 3 Yds. Flannel	.50	1	50
" 9 " Calico	.18	1	17
" 4 Spools Thread	.05		20

Nathan Brittan	Dr.		
To 9 Yds. Silk Warp Alpaca	.75	6	75
" 4 " Drilling			12

Moses Austin	Cr.		
By 4 lbs. Butter	.14		56

*Thursday, Feb. 17th.*

Thomas Ninde	Wife	Dr.	
To 8 Yds. Calico	.15	1	20
" 4 " do.	.10		40

James McElwain	Dr.		
To 1 lb. Tobacco			25

Thomas E. Dorsey	Daughter	Dr.	
To 1 Bag Clasp			50
" 2 Linen Hdkfs.	.44		88

Reuben H. Foster	Dr.		
To 30 Yds. Brown Shetling	.08	2	40
" 4 Doz. Spools Thread			63

Lyons, Thursday, Feb. 17th, 1848.

Levi S. Fulton	Dr.		
To Cash Personal Expenses		15	00

----- Friday, Feb. 18th. -----

Edward Messinger	Dr.		
To 1 Vest Pattern		1	00
" 1 Yd. Celecia			19
" ½ " Twilled Goods	.16		08

Thomas Rook	Dr.		
To 8 lbs. Cotton Batting	.11		88
" 3 Yds. Calico	.10		30
" 1 " Cambric			10

----- Saturday, Feb. 19th. -----

Abram L. Beaumont	Dr.		
To 3½ Yds. Blk. Bro. Cloth	5.00	17	50
" ½ " Padding	.38		19
" ½ " Canvass	.25		19
" 1½ " Twist	.04		05
" ½ " Silk Serge	1.12		28
" 5 Lbs. Silk	.04		20
" 1 Set Buttons			75

Moses Austin	Dr.		
To 1 lb. Tea			33
" 8 " Sugar	.10		80

----- Monday, Feb. 21st. -----

Levi S. Fulton	Dr.		
To 10 lbs. Sugar	.10	1	00
" 4 " Coffee	.14		56

7 Lyons, Monday, Feb. 21st, 1848.

Edmund Hopkins	Dr.		
To 10 lbs. Sugar	.9		90
" 4 Gall. Molasses			44

Horatio N. Taft	Dr.		
To 30 Yds. Sheetting	.10	3	00

— Tuesday, Feb. 22d. —

Thomas E. Dorsey	Dr.		
To 3½ Yds. Broad Cloth	3.75	13	13
" 2 " Sheetting	.14		23
" 10 lbs. Sugar	.10	1	00
" 4 " Tea			88

— Wednesday, Feb. 23d. —

James Bashford	Dr.		
To 33½ lbs. Refined Sugar	.14	4	69

Contra	Cr.		
By 2 Bush. Dried Plums	2.25	4	50
" 5 " Dried Apples	.75	3	75

Romson & Polhamus	Cr.		
By Wire			31

Nathan Brittan	Dr.		
To 14 lbs. Batting	.11	1	54
" 16 Yds. Calico	.06		96

Hugh Jameson	Dr.		
To ¼ lb. Tea	.88		44
" 4 Gall. Molasses			44
" 4 lb. Ginger			12



Lyons, Wednesday, Feb. 23d, 1848.

8

James McElwain	Dr.	
To 4 lbs. Raisins	.15	60
" 5 " Crushed Sugar	.14	70
" 1 oz. Nutmegs		13

Thursday, Feb. 24th.

George C. Dean	Dr.	
To 10 Yds. Sheetting	.08½	85
" 20½ " do.	.10	2 05

Samuel Moore	Dr.	
To 17 Yds. Calico	.16	2 72
" 10 " do.	.12	1 20

John M. Holley	Dr.	
To 2 Galls. Lamp Oil	1.12	2 24
" 1 Ball Wicking		13

James Rogers	Credit	Dr.
To Advs. per Order		3 50

Friday, Feb. 25th.

Jonas W. Goodrich	Dr.	
To 1 lb. Tea		75
" 1 " Pepper		12
" 1 " Ginger		13
" 2 " Salsaparilla	.06	12

Saturday, Feb. 26th.

Edward Messenger	Dr.	
To 6 lbs. Cotton Yarn	.19	1 14
" 3 Spools Thread	.05	15

<sup>9</sup> Lyons, Saturday, Feb. 26th, 1848.

Reuben H. Foster	Dr.		
To 7 Yds. Alpaca	.50	3	50
" 10 " Cambria	.10	1	00
" 3 Sks. Silk	.04		12
" 4 Sheets Wadding	.04		16

Monday, Feb. 28th.

George C. Dean	Dr.		
To 16 Yds. Calico	.06		96
" 8 lbs. Batting	.11		88
Contra	Cr.		
By 100 lbs. White Lead	.08	8	00

Horatio N. Taft	Dr.		
To 1 Bbl. Salt		1	13

John M. Holley	Dr.		
To 1 Set Knives & Forks		2	25
" 8 Yds. Flannel	.56	4	48

Tuesday, Feb. 29th.

Levi S. Fulton	Dr.		
To 2½ Yds. Velvet Ribbon	.15		38
" 1 Pr. Kid Gloves			88

Joseph M. Demmon	Dr.		
To 19 Yds. Canton Flannel	.40	7	60
" 33 " Shirting	.10½	3	47

*Lyons, Wednesday, Mar. 1st, 1848.*

Thomas Rook	Dr.	
To 4 lbs. Cotton Batting	.11	44
" 7 Yds. Calico	.08	56

Thomas E. Dorsey Daughter	Dr.	
To 3 Yds. Edging	.08	24

— Thursday, Mar. 2d. —

Edward Messenger	Dr.	
To 1½ Doz. Buttons	.50	62
" 4 Yds. Calico		18
" ½ " Twilled Goods	.18	09
" ½ " Canvas	.25	19

Moses Austin	Dr.	
To 4 lbs. Coffee	.14	56
" ½ " Cinnamon	.38	09

— Friday, Mar. 3d. —

Daniel Chapman	Dr.	
To 2½ Yds. Linen	1.00	2 50
" 9 " Gingham	.38	3 42
" 1 Doz. Spools Thread		63

— Saturday, Mar. 4th. —

Lucius S. Wood	Dr.	
To 1 Pr. Rubbers		88

James C. Smith	Dr.	
To 1 Pr. Kid Gloves		1 00
" 3 Linen Handkerfs.	.42	1 26
" 1 do. do.		63

*Lyons, Monday, Mar. 6th, 1848.*

<i>Wife Mary Emmonds</i>	<i>Dr.</i>	
<i>To 1 Pr. Buskins</i>		<i>1 13</i>
<i>Abram L. Beaumont</i>	<i>Dr.</i>	
<i>To 1 Pr. Rubbers</i>		<i>1 00</i>
<i>Nathan Brittan</i>	<i>Dr.</i>	
<i>To 1 Gall. Lamp Oil</i>		<i>1 25</i>
<i>" 3 lbs. Nails</i>	<i>.06</i>	<i>18</i>

*Tuesday, Mar. 7th.*

<i>Moses Austin</i>	<i>Dr.</i>	
<i>To ½ lb. Tea</i>	<i>1.00</i>	<i>50</i>
<i>" 1 Bar Soap</i>		<i>14</i>
<i>Contra</i>	<i>Cr.</i>	
<i>By 4½ Doz. Eggs</i>	<i>.11</i>	<i>47</i>

*Wednesday, Mar. 8th.*

<i>James C. Smith</i>	<i>Wife</i>	<i>Dr.</i>	
<i>To 1 Pr. Kid Buskins</i>			<i>1 25</i>
<i>John M. Holley</i>		<i>Dr.</i>	
<i>To 1 Yd. Silk Velvet</i>			<i>3 50</i>
<i>" 1 " Sheetting</i>			<i>15</i>
<i>" ½ " Cambric</i>	<i>.10</i>		<i>08</i>
<i>" 1 Doz. Buttons</i>			<i>19</i>
<i>" 3 Pks. Silk</i>	<i>.04</i>		<i>12</i>

*Thursday, Mar. 9th.*

<i>Daniel Watrous</i>	<i>Dr.</i>	
<i>To 1 lb. Tea</i>		<i>1 00</i>
<i>" 3 Doz. Eggs</i>	<i>.12</i>	<i>36</i>

*Lyons, Thursday, Mar. 9th, 1848.*

3

<i>Jonas W. Goodrich</i>	<i>Dr.</i>		
<i>To 3 Yds. Cassimer</i>	<i>.88</i>	<i>2</i>	<i>64</i>
<i>" 3 " Sheeting</i>	<i>.40</i>		<i>30</i>
<i>" 1½ Doz. Buttons</i>	<i>.04</i>		<i>05</i>
<i>" 3 Pks. Silk</i>	<i>.04</i>		<i>12</i>

<i>Hugh Jameson</i>	<i>Dr.</i>		
<i>To 1 Cap</i>			<i>88</i>

*Friday, Mar. 10th.*

<i>Thomas Rook</i>	<i>Dr.</i>		
<i>To 3 lbs. Coffee</i>	<i>.14</i>	<i>42</i>	
<i>" 1 " Butter</i>		<i>14</i>	

<i>Thomas Nindle</i>	<i>Dr.</i>		
<i>To ½ Ream Foolscap Paper</i>	<i>2.25</i>	<i>1</i>	<i>13</i>
<i>" 1 Quart Ink</i>			<i>50</i>

<i>Rev. Fra Ingraham</i>	<i>Dr.</i>		
<i>To 4 Linen Hdkfs.</i>	<i>.44</i>	<i>1</i>	<i>76</i>

*Saturday, Mar. 11th.*

<i>George C. Youngs</i>	<i>Dr.</i>		
<i>To ½ lb. Tea</i>	<i>.75</i>	<i>38</i>	
<i>" 1 " Pepper</i>		<i>12</i>	
<i>" 1 Gall. Molasses</i>		<i>44</i>	

*Monday, Mar. 13th.*

<i>Reuben H. Foster</i>	<i>Dr.</i>		
<i>To 2½ Yds. Cassimer</i>	<i>2.00</i>	<i>5</i>	<i>00</i>
<i>" 3 " Sheeting</i>	<i>.40</i>		<i>30</i>
<i>" Buttons,</i>			<i>06</i>

*Lyons, Monday, Mar. 13th, 1848.*

James Bashford	Dr.		
To 3 Bbls. Salt	1.12	3	36
" 100 lbs. Sugar	.08½	8	50

Lucius S. Wood	Dr.		
To ¼ Yds. Linen	.75		38

— Tuesday, Mar. 14th. —

Aaron D. Polhamus	Wife	Dr.	
To 1 Pr. Buskins			1 13
" 5 Yds. M. D. Laine	.31	1	55

— Wednesday, Mar. 15th. —

Thomas E. Dorsey	Wife	Dr.	
To 9 Yds. Calico	.18	1	62

Contra	Cr.		
By 9 lbs. Butter	.14	1	26

James McElwain	Dr.		
To 1 File			10
" 1 do.			9
" 4 Grofs Screws	.44	1	76

— Thursday, Mar. 16th. —

Horatio N. Taft	Dr.		
To 10 Yds. Gingham	.31	3	10
" 1 " Cambric			10

Sustin W. Burnham	Daughter	Dr.	
To 8½ Yds. Calico	.12	1	02
" 6 " Gingham	.34	2	04
" Trimings			19

Lyons, Friday, Mar. 17th, 1848.

5

Samuel Moore	Dr.		
To 1 Gall. Molasses			44
" 1 " Lamp Oil		1	13
" 1 Bar Soap			12
Ramsen & Polhamus	Cr.		
By 2 Boxes Glass	3.00	6	00
" Work per Bourne		1	50
George C. Dean Wife	Dr.		
To 1 Pr. Kid Gloves			63
" 1 " Rubbers			83

Saturday, Mar. 18th.

Daniel Watrous	Dr.		
To 3½ Yds. Blk. Bro. Cloth	5.00	17	50
" ½ " Padding	.38		19
" ½ " Canvas	.25		19
" ½ " Silk Serge	1.12		23
" 5 Pks. Silk	.04		20
Contra	Cr.		
By Cash		12	00

Monday, Mar. 20th.

Moses Austin	Dr.		
To 2 Brooms	.13		26
" 3½ Yds. Flannel	.62	2	17

Tuesday, Mar. 21st.

Marion D. Polhamus	Dr.		
To 6 Yds. Alpaca	.50	3	00
" 1 " Cambria			10

<sup>6</sup> Lyons, Wednesday, Mar. 22d, 1848.

Mrs Mary Emmonds	Dr.		
To 2 Linen Hdkfs.	.38		76
Nathan Brittan	Dr.		
To 9 Yds. Calico	.12	1	08
Levi S. Fulton	Dr.		
To 4 lbs. Butter	.13		52
Daniel Chapman	Dr.		
To 14 Yds. Sheetting	.13	4	82
" 30 " do.	.10	3	00
" 2 P. Cotton Rose	.38		76

Thursday, Mar. 23d.

Reuben H. Foster Wife	Dr.		
To 12 Yds. Blue Calico	.14	1	68
Justin W. Burnham	Dr.		
To 1 P. Gloves			44
Thomas E. Dorsey	Dr.		
To 3 Brooms	.13		39
" 1 Patent Pail			31

Friday, Mar. 24th.

Horatio N. Taff	Dr.		
To 33 Yds. Sheetting	.09	2	97
Thomas Rook	Dr.		
To 12 Yds. Curtrain Calico	.12	1	44
" 4 Spools Thread	.05		20



Lyons, Friday, Mar. 24th, 1848.

7

James C. Smith	Dr.		
To 1 Yd. Satin Vesting		3	00
" ½ " Black Cambré	.10		08
" 1 " White do.			13
" 1½ " Twist	.04		05
" ½ " Wigan	.12		09
" 2 Sheets Wadding	.04		08
" 4 Pks. Silk	.04		16
" ½ Doz. Buttons	.18		09
Saturday, Mar. 25th.			
Naron D. Polhamus Wife	Dr.		
To 12 Yds. Furlan Silk	1.25	15	00
Samuel Moore's Daughter	Dr.		
To 1 Pr. Buskins		1	12
Monday, Mar. 27th.			
Thomas Nindo	Dr.		
To 1 Set F. Blue Tea Ware		3	50
John M. Holley	Dr.		
To 6 Yds. Flannel	.50	3	00
Tuesday, Mar. 28th.			
Nathan Britton's Wife	Dr.		
To 1 Pr. Kid Buskins		1	25
Sustin W. Burnham	Dr.		
To 9 lbs. Sugar	.10		90
" 4 " Rice	.05		20
" 2 " Coffee	.15		30

*Lyons, Wednesday, Mar. 29th, 1848.*

Daniel Chapman/	Dr.		
To 25 lbs. Sugar	.08	2	00
" 10 " Coffee	.15	1	50

James Rogers	Dr.		
To 32 Yds. Brown Factory	.09	2	88

— Thursday, Mar. 30th. —

Abram L. Beaumont	Dr.		
To 31 Yds. Brown Sheeting	.09	2	79
" 6 Spools Thread	.05		30

Joseph M. Demmon/	Dr.		
To 128 lbs. Coffee	.09½	12	16

— Friday, Mar. 31st. —

Levi S. Fulton/	Dr.		
To 9 Yds. M. D. Laine/	.31	2	79
" 4 Pks. Silk	.04		16

Lucius S. Wood	Dr.		
To 2 Linen Hdkfs.	.44		88

Horatio N. Taft	Dr.		
To 2 Bed Cords	.25		50

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<i>Jameson, Hugh</i>	2, 6	1, 7	3

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A PRACTICAL  
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BY  
J. AND GEO. W. EASTMAN,  
COMPLETE SYSTEM OF PREPARATION.

THIRD EDITION, REVISED.

NEW YORK:  
51 & 53 J. M. STREET  
THROTTLE-BOTTLE THE CURRENCY

*Lyons, Monday, Mar. 13th, 1848.*

James Bashford	Dr.		
To 3 Bbls. Salt	1.12	3	36
" 100 lbs. Sugar	.08½	8	50

Lucius S. Wood	Dr.		
To ½ Yds. Linen	.75	38	

*Tuesday, Mar. 14th.*

Aaron D. Polhamus Wife	Dr.		
To 1 Pr. Buskins		1	13
" 5 Yds. M. D. Laine	.31	1	55

*Wednesday, Mar. 15th.*

Thomas E. Dorsey Wife	Dr.		
To 9 Yds. Calico	.18	1	62

Contra	Cr.		
By 9 lbs. Butter	.14	1	26

James McElwain	Dr.		
To 1 File			10
" 1 do.			9
" 4 Grofs Screws	.44	1	76

*Thursday, Mar. 16th.*

Horatio N. Taft	Dr.		
To 10 Yds. Gingham	.31	3	10
" 4 " Cambric			10

Justin W. Burnham Daughter	Dr.		
To 8½ Yds. Calico	.12	1	02
" 6 " Gingham	.34	2	04
" Trimmings			19

Lyons, Friday, Mar. 17th, 1848.

5

Samuel Moore	Dr.	
To 1 Gall. Molasses		44
" 1 " Lamp Oil		1 13
" 1 Bar Soap		12
Remsen & Polhamus	Cr.	.
By 2 Boxes Glass	3.00	6 00
" Work per Bourne		1 50
George C. Dean	Dr.	
To 1 Pr. Kid Gloves		63
" 1 " Rubbers		88

—— Saturday, Mar. 18th. ——

Daniel Watrous	Dr.	
To 3½ Yds. Blk. Bro. Cloth	5.00	17 50
" ¼ " Padding	.38	19
" ¼ " Canvas	.25	19
" ¼ " Silk Serge	1.12	28
" 5 Sks. Silk	.04	20
Contra	Cr.	
By Cash		12 00

—— Monday, Mar. 20th. ——

Moses Austin	Dr.	
To 2 Brooms	.13	26
" 3½ Yds. Flannel	.62	2 17

—— Tuesday, Mar. 21st. ——

Marion D. Polhamus	Dr.	
To 5 Yds. Alpaca	.50	3 00
" 4 " Cambrie		10

<sup>6</sup> Lyons, Wednesday, Mar. 22d, 1848.

Mrs Mary Emmonds	Dr.		
To 2 Linen Hdkfs.	.38		76
Nathan Brittan	Dr.		
To 9 Yds. Calico	.12	1	08
Levi S. Fulton	Dr.		
To 4 lbs. Butter	.13		52
Daniel Chapman	Dr.		
To 14 Yds. Sheetting	.13	4	82
" 30 " do.	.10	3	00
" 2 Pr. Cotton Hose	.38		76

Thursday, Mar. 23d.

Reuben H. Foster Wife	Dr.		
To 12 Yds. Blue Calico	.14	1	68
Justin W. Burnham	Dr.		
To 1 Pr. Gloves			44
Thomas E. Dorsey	Dr.		
To 3 Brooms	.13		39
" 1 Patent Pail			31

Friday, Mar. 24th.

Horatio N. Taft	Dr.		
To 33 Yds. Sheetting	.09	2	97
Thomas Rook	Dr.		
To 12 Yds. Curtain Calico	.12	1	44
" 4 Spools Thread	.05		20



Lyons, Friday, Mar. 24th, 1848.

7

James C. Smith	Dr.		
To 1 Yds. Satin Vesting		3	00
" 1/2 " Black Cambric	.10		08
" 1/2 " White do.			13
" 1/2 " Twist	.04		05
" 1/2 " Wigan	.12		09
" 2 Sheets Wadding	.04		08
" 4 Pks. Silk	.04		16
" 1/2 Doz. Buttons	.18		09

Saturday, Mar. 25th.

Aaron D. Polhamus Wife	Dr.		
To 12 Yds. French Silk	1.25	15	00
Samuel Moore's Daughter	Dr.		
To 1 Pr. Buskins		1	12

Monday, Mar. 27th.

Thomas Ninds	Dr.		
To 1 Set F. Blue Tea Ware		3	50
John M. Holley	Dr.		
To 6 Yds. Flannel	.50	3	00

Tuesday, Mar. 28th.

Nathan Britton Wife	Dr.		
To 1 Pr. Kid Buskins		1	25
Sustin W. Burnham	Dr.		
To 9 lbs. Sugar	.10		90
" 1/2 " Rice	.05		20
" 2 " Coffee	.15		30

*Lyons, Wednesday, Mar. 29th, 1848.*

<i>Daniel Chapman</i>	<i>Dr.</i>		
<i>To 25 lbs. Sugar</i>	<i>.08</i>	<i>2</i>	<i>00</i>
<i>" 10 " Coffee</i>	<i>.15</i>	<i>1</i>	<i>50</i>

<i>James Rogers</i>	<i>Dr.</i>		
<i>To 32 Yds. Brown Factory</i>	<i>.09</i>	<i>2</i>	<i>88</i>

*Thursday, Mar. 30th.*

<i>Abram L. Beaumont</i>	<i>Dr.</i>		
<i>To 34 Yds. Brown Sheeting</i>	<i>.09</i>	<i>2</i>	<i>79</i>
<i>" 6 Spools Thread</i>	<i>.05</i>		<i>30</i>

<i>Joseph M. Demmon</i>	<i>Dr.</i>		
<i>To 128 lbs. Coffee</i>	<i>.09½</i>	<i>12</i>	<i>16</i>

*Friday, Mar. 31st.*

<i>Levi S. Fulton</i>	<i>Dr.</i>		
<i>To 9 Yds. M. D. Laine</i>	<i>.31</i>	<i>2</i>	<i>79</i>
<i>" 4 Pks. Silk</i>	<i>.04</i>		<i>16</i>

<i>Lucius S. Wood</i>	<i>Dr.</i>		
<i>To 2 Linen Hdkfs.</i>	<i>.44</i>		<i>88</i>

<i>Horatio N. Taft</i>	<i>Dr.</i>		
<i>To 2 Red Cords</i>	<i>.25</i>		<i>50</i>

# INDEX TO THE DAY-BOOK.

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<i>Bashford, James</i>		2, 7, 7+	4
<i>Beaumont, Abram L.</i>	2, 5, 8	1, 2, 6	2, 8
<i>Benedict &amp; Rockwell</i>	1		
<i>Britton, Nathan</i>	1, 4, 5, 8	5, 7	2, 6, 7
<i>Burnham, Justin W.</i>			4, 6, 7
<i>Chapman, Daniel</i>		1, 3	1, 6, 8
<i>Dean, George C.</i>	1, 4, 7	2, 4, 8, 9, 9+	5
<i>Demmon, Joseph M.</i>	1, 8	9	8
<i>Dorsey, Thomas E.</i>		5, 7	1, 4, 4+, 6
<i>Emmonds, Miss M.</i>	2, 4, 4+, 6	2	2, 6
<i>Foster, Reuben H.</i>		2, 3+, 5, 9	3, 6
<i>Fulton, Levi S.</i>	2, 3, 5, 7	1, 6, 6, 9	6, 8
<i>Goodrich, Jonas W.</i>		4+, 8	3
<i>Holley, John M.</i>	2, 4	8, 9	2, 7
<i>Hopkins, Edmund</i>		4, 4+, 7	
<i>Ingraham, Rev. Ira</i>	2, 5		3
<i>Jameson, Hugh</i>	2, 6	1, 7	3

# INDEX TO THE DAY-BOOK—(Continued.)

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<i>Messinger, Edward</i>	7	6, 8	1
<i>Moore, Samuel</i>	3, 6, 7	3, 8	5, 7
<i>Nindo, Thomas</i>		4, 5	3, 7
<i>Pierce &amp; Wilson</i>	1		
<i>Polhamus, Aaron D.</i>	3, 8	3	4, 5, 7
<i>Price, Ephraim B.</i>		2, 4	
<i>Remson &amp; Polhamus</i>		7+	5+
<i>Rogers, James</i>	3+, 4	2, 4, 8	8
<i>Rook, Thomas</i>	4	3, 5, 6	1, 2, 3, 6
<i>Smith, James C.</i>	3		1, 2, 7
<i>Taft, Horatio N.</i>	2, 5, 6	7, 9	1, 6, 8
<i>Watrous, Daniel</i>		4	2, 5, 5+
<i>Wood, Lucius S.</i>	6		1, 1 8
<i>Youngs, Geo. C.</i>	3, 5, 5+	3, 5	3

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JOURNAL.

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MERCHANTS' FORM.

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*Lyons, January, 1848.*

1	Pierce & Wilson	Cr.			
	By Merchandise per Invoice			173	00
1	Mazis, Sanderson & Co.	Cr.			
	By Merchandise per Invoice			480	00
2	Benedict & Rockwell	Cr.			
	By Merchandise per Invoice			227	00
2	Joseph M. Demmon	Dr.			
4	To 230 Yds. B. Sheetting	.08	18	40	
	" 48 " R. Flannel	.38	18	24	
	" 3 Doz. Sp. Thread	.48	1	44	
31	" 170 lbs. Sugar	.10	17	00	55 08
	Moses Austin	Dr.			
4	To 17 Yds. Sheetting	.05		85	
	" 20 " Calico	.13	2	60	
14	" 7 " Alpaca	.50	3	50	
	" 10 " Cambric	.10	1	00	
	" 3 Pks. Silk	.04		12	
	" 4 Sheets Wadding	.04		16	
15	" 30 Yds. Sheetting	.10	3	00	
18	" 10 lbs. Cotton Yarn	.19	1	90	
24	" 10 " Sugar	.10	1	00	
	" 5 " Rice	.05	25		14 33
3	Contra	Cr.			
	By 5 lbs. Butter	.13			65

*Lyons, January, 1848.*

2

3	George C. Dean/	Dr.				
5	To 10 Yds. M. D. Laine/	.31	3	10		
	" 1 " Drilling			13		
	" 2 Doz. Buttons	.15		30		
18	" 1 Yd. Mull Edging			34		
	" 1 " Edging			04		
28	" 10 " Calico	.18	1	80		
	" 2 Linen Hdkfs.	.44		88	6	56
4	Nathan Brittan/	Dr.				
6	To 2 Galls. Lamp Oil	1.25	2	50		
	" 30 lbs. Loaf Sugar	.13	3	90		
17	" 1 Pr. Kid Gloves		1	00		
	" 1 " do.			63		
24	" 6 Yds. Morino	1.25	7	50		
31	" 3 Linen Hdkfs.	.44	1	32		
	" 2 Yds. Irish Linen/	.75	1	50	18	35
4	Rev. Fra Ingraham/	Dr.				
6	To 5 Yds. Broad Cloth	3.50	17	50		
	" 1 Satin Vest Pattern/		5	50		
	" Trimmings		3	75		
	" 5 lbs. Coffee/	.15		75		
	" 10 " Sugar	.10	1	00		
24	" 1 Pr. Kid Gloves		1	00	29	50
5	Miss Mary Emmonds	Dr.				
6	To 3 Yds. Linen Edging	.19		57		
17	" 9 " M. D. Laine/	.34	2	79		
	" Trimmings			25		
25	" 3 Yds. Irish Linen/	.52	1	56		
	" 4 Spools Thread	.04		16	5	33

## Lyons, January, 1848.

5	Mrs Mary Emmonds	Cr.				
17	By Cash on Acct.				2	00
5	Hugh Jameson	Dr.				
8	To Merchandise per Bill rend.		8	07		
24	" 6 Yds. Merino	1.12	6	72		
	" 5 Sheets Wadding	.04		20		
	" 4 Shs. Silk	.04	16		15	15
6	John Adams	Dr.				
8	To 10 Yds. Drab Fringe	.68	6	80		
	" 3 Ps. Ribbon	.34		98		
24	" 185 lbs. Sugar	.10	18	50		
28	" 18 Yds. M. D. Laine	.18	3	24	29	47
6	Horatio N. Taft	Dr.				
10	To Paid your Order		2	38		
20	" 1 Set F. Blue Tea Ware		3	50		
26	" 3 Yds. Bk. Caprimor	2.00	6	00	14	88
7	John M. Holley	Dr.				
10	To 3 Yds. Bk. Caprimor	2.25	6	75		
17	" 20 Shs. Y. Worsted	.04	20		6	95
	Levi S. Fulton	Dr.				
10	To 20 lbs. Sugar	.08	1	60		
	" 1 " Tea			88		
	" Cash Personal Expenses		8	00		
13	" 1 Pr. Fine Boots		5	00		
20	" 1 lb. Tea			88		
	" 5 " Rice	.05		25		
	" 1 oz. Nutmegs			18		
29	" 10 Yds. Curt. Calico	.13	1	30		



*Lyons, January, 1848.*

7	Levi S. Fulton	Dr.				
29	To Amt. brought up		18	04		
	" 13 Yds. Calico	.06		78		
	" 4 Spools Thread	.05		20		
	" 11 Yds. Alpaca	.75	8	25		
	" 1 lb. Spice		13		27	40
8	Abram L. Beaumont	Dr.				
10	To 25 lbs. Sugar	.10	2	50		
24	" 1 P. Rubbers		1	00		
34	" 7 Yds. Flannel	.44	3	08		
	" 4 " do.	.62	2	48	9	06
8	Samuel Moore	Dr.				
12	To 9 Yds. M. D. Laine	.44	3	96		
	" 4 " Cambric			10		
	" 2 " Drilling	.12		24		
22	" 4 " Figured Satin		3	00		
	" 1½ " Twist	.04		05		
	" ½ " Blk. Cambric	.10		08		
	" 4 " White do.			43		
	" 3 lbs. Silk	.04		12		
	" 1 Sheet Wadding			04		
	" ½ Doz. Buttons	.18		09		
28	" 1 P. Rubbers			88		
	" 2 Papers Pins	.10		20	8	89
9	Naron D. Polhamus	Dr.				
12	To 1 Cravat		1	12		
34	" 32 Yds. Shirting	.12	3	84		
	" 4 " F. Linen	.75	3	00		
	" 1 Doz. Sp. Thread		63		8	59

## Lyons, January, 1848.

9	James C. Smith	Dr.				
12	To 4 Yds. Green Baisse	.50			2	00
10	James Rogers	Cr.				
	By 1 P. Fine Boots				5	00
	Contra	Dr.				
15	To 2 Hanks L. Thread	.13	26			
	" 4 P. Galoon	.31	1 24		1	50
10	George C. Youngs	Dr.				
14	To 3 Yds. Bk. Cassimer	1.75	5 25			
	" Trimmings		25			
19	" ½ lb. Tea	.88	44			
	" 1 Gall. Molasses		44			
	" 1 lb. Pepper		13			
	" 1 " Spice		13		6	64
	Contra	Cr.				
	By 2 Bush. D. Plums	2.50			5	00
11	Thomas Rook	Dr.				
17	To 4 Yds. S. Gray Cloth	.63			2	52
11	James McElwain	Dr.				
19	To 9 Yds. M. D. Laine	.28	2 52			
	" 1 " Cambric		10			
24	" 1 lb. Tobacco		25			
27	" 9 Yds. Ticking	.18	1 62			
	" 6 " Tow Cloth	.31	1 86			
	" 16 " Calico	.08	1 28			
	" 10 " Gingham	.25	2 50		10	13
12	Lucius S. Wood	Dr.				
26	To 1 Cravat					88

*Lyons, January, 1848.*

6

12	Edward Messinger	Dr.				
29	To 9 Yds. Ticking	.18	1	62		
	" 6 " Tow Cloth	.31	1	86		
	" 11 " Calico	.06		66		
	" 6 " do.	.05		30		
	" 8 lbs. Batting	.13	1	04	5	48

## Lyons, February, 1848.

13	Daniel Chapman/	Dr.				
1	To 4 Yds. Broad Cloth	6.00	24	00		
	" 1/2 " Padding	.38		19		
	" 1/2 " Canvas	.25		19		
	" 1/2 " Silk Tings	1.13		56		
	" 5 Pks. Silk	.04		20		
	" 20 Buttons			64		
8	" 1 Pr. Rubbers			38		
	" 1 " Kid Gloves		1	00	27	66
14	James McElwain/	Dr.				
1	To 1 Bar Soap			13		
	" 1 Cake Fancy Soap			12		
17	" 1 lb. Tobacco			25		
23	" 1/2 " Raisins	.15		60		
	" 5 " Crushed Sugar	.14		70		
	" 1 oz. Nutmegs		13		1	93
13	Jonas W. Goodrich	Cr.				
1	By 20 lbs. Mackerel	.08			1	60
	Contra	Dr.				
25	To 1 lb. Tea			75		
	" 1 " Pepper			12		
	" 1 " Ginger			12		
	" 2 " Salsaparilla	.06		12	1	11
	Levi S. Fulton/	Dr.				
1	To 20 lbs. Mackerel	.08	1	60		
	" 8 " Coffee	.12		96		
17	" Cash for Pers. Expenses		15	00		
21	" 10 lbs. Sugar	.10	1	00		
	" 1/2 " Coffee	.14		56		
29	" 2 1/2 Yds. V. Ribbon	.15		38		

Lyons, February, 1848.

8

7	Levi S. Fulton	Dr.			
29	To Amt. brought up		19	50	
	" 1 Pr. Kid Gloves		88		20 38
8	Abraham L. Beaumont	Dr.			
2	To 1 Shawl		7	00	
8	" 31 Yds. Br. Shosting	.10	3	10	
19	" 3½ " Broad Cloth	5.00	17	50	
	" ½ " Padding	.38		19	
	" ½ " Canvas	.25		19	
	" 1½ " Twist	.04		05	
	" ½ " Silk Serge	1.12		28	
	" 5 Pks. Silk	.04		20	
	" 1 Set Buttons		75		29 26
3	Moses Austin	Dr.			
3	To 1 Comforter		31		
19	" 1 lb. Tea		88		
	" 8 " Sugar	.10	80		1 99
	Contra	Cr.			
3	By 8 lbs. Butter	.14	1	12	
	" 4 Bush. Potatoes	.38	1	52	
16	" 4 lbs. Butter	.14	56		3 20
5	Hugh Jameson	Dr.			
3	To 3½ Yds. Flannel	.62	2	17	
23	" ½ lb. Tea	.88		44	
	" 1 Gall. Molasses			44	
	" 1 lb. Ginger		12		3 17
	Ephraim B. Price	Dr.			
4	To 4½ Yds. Coating	2.00	9	00	
	" ½ " Padding	.38		19	

Lyons, February, 1848.

14	Ephraim B. Price	Dr.			
4	To Amt. brought up		9	19	
	" x Yds. Canvas	.25		19	
	" 1 Set Buttons			75	
	" 1 Hank Thread			12	
14	" 1 Vest & Trimmings		2	25	
	" 1 Yds. Linen		75	13	25
5	Miss Mary Emmonds	Dr.			
5	To 1 Spool Thread			05	
	" 1 Thimble			38	43
1	George C. Dean	Dr.			
	To 1 Looking Glass		3	00	
	" 1 Set F. B. Tea Ware		3	50	
12	" ½ Ream F. Paper	2.25	1	13	
24	" 10 Yds. Sheetting	.08½		85	
	" 20½ " do.	.10	2	05	
28	" 16 " Calico	.06		96	
	" 8 lbs. Batting	.11		88	12 37
	Contra	Cr.			
	By 100 lbs. White Lead	.08			8 00
4	John Adams	Dr.			
7	To 34 Yds. S. W. Alpaca	.52			16 12
	James Rogers	Dr.			
	To 2 lbs. Coffee	.13		26	
	" 10 " Sugar	.10	1	00	
	" 2 Galls. Molasses	.44		88	
15	" 31 Yds. Sheetting	.10	3	10	
	" 2 Ps. Galoon	.31		62	
	" 4 Spools Thread	.05		20	

Lyons, February, 1848.

10

10	James Rogers	Dr.				
15	To Amt. brought up		6	06		
24	" Misso. per Order		3	50	9	56
44	James Bashford	Dr.				
7	To 6 Tumblers	.12		72		
	" 20 lbs. Ref. Sugar	.14	2	80		
23	" 33 $\frac{1}{2}$ " do.	.14	4	69	8	21
	Contra	Cr.				
	By 2 Bush. D. Plums	2.25	4	50		
	" 5 " D. Apples	.75	3	75	8	25
15	Rouben H. Foster	Dr.				
9	To 1 Set Knives & Forks		2	00		
	" 1 Glass Dish		1	25		
17	" 30 Yds. Br. Sheetting	.03	2	40		
	" 1 Doz. Spools Thread			63		
26	" 7 Yds. Alpaca	.50	3	50		
	" 10 " Embroid	.10	1	00		
	" 3 Pks. Silk	.04		12		
	" 4 Sheets Wadding	.04	16		11	06
	Contra	Cr.				
9	By 10 Bush. Potatoes	.44	4	40		
	" 8 " Oats	.32	2	56	6	96
10	George C. Youngs	Dr.				
10	To $\frac{1}{2}$ lb. Cinnamon	.38		09		
	" 1 " Ginger			12		
	" 1 Bbl. Salt		1	18		
16	" 3 Yds. Flannel	.50	1	50		
	" 9 " Calico	.13	1	17		
	" 4 Spools Thread	.05	20		4	26

## Lyons, February, 1848.

11	Thom <sup>as</sup> Rook	Dr.				
10	To 20 Yds. Calico	.06	1	30		
	" 10 lbs. Batting	.11	1	10		
	" 5 " Cotton Yarn	.19		95		
	" 2 Sp. Thread	.05		10		
15	" 5 lbs. Coffee	.14		70		
	" 10 " Ref. Sugar	.14	1	40		
18	" 8 " Cotton Batting	.11		88		
	" 3 Yds. Calico	.10		30		
	" 1 " Cambric			10	6	73
8	Samuel Moore	Dr.				
10	To 2 Yds. Mull Edging	.40		80		
24	" 17 " Calico	.16	2	72		
	" 10 " do.	.12	1	20	4	72
9	Marion D. Polhamus	Dr.				
11	To 9 Yds. M. D. Laine	.28	2	52		
	" 1 1/2 " Cambric	.10		15		
	" 1/2 " Scan	.46		12	2	79
15	Edmund Hopkins	Dr.				
11	To 1 Graduated Robe		3	50		
	" 1 Yd. Drilling			13		
	" Thread			06		
21	" 10 lbs. Sugar	.09		90		
	" 1 Gall. Molasses			44	5	03
	Contra	Cr.				
11	By 1 Geography & Atlas				1	25
16	Doniel Watrous	Dr.				
12	To 1 Doz. Tumblers		1	00		
	" 8 lbs. Ref. Sugar	.14	1	12	2	12



Lyons, February, 1848.

12

16	Philip G. Almy	Cr.			
12	By Adso. per Invoice			12	00
17	Thomas Ninde	Dr.			
14	To ¼ Yds. Silk Linge	1.00	25		
	" ¼ " do. do.	1.12	28		
17	" 8 " Calico	.15	1	20	
	" 4 " do.	.10	40	2	13
4	Nathan Brittan	Dr.			
16	To 9 Yds. S. W. Alpaca	.75	6	75	
	" 1 " Drilling		12		
23	" 14 lbs. Batting	.11	1	54	
	" 16 Yds. Calico	.06	96	9	37
11	Thomas E. Dorsey	Dr.			
17	To 1 Bag Clasp		50		
	" 2 Linen Hdkfs.	.44	88		
22	" 3½ Yds. Broad Cloth	3.75	13	13	
	" 2 " Sheeting	.11	22		
	" 10 lbs. Sugar	.10	1	00	
	" 1 " Tea		88	16	61
12	Edward Messenger	Dr.			
18	To 1 Vest Pattern		1	00	
	" 1 Yds. Celecia		19		
	" ½ " Twilled Goods	.16	08		
26	" 6 lbs. Cotton Yarn	.19	1	14	
	" 5 Spools Thread	.05	15	2	56
6	Horatio N. Taft	Dr.			
24	To 30 Yds. Sheeting	.10	3	00	
28	" 1 Bbl. Salt		1	13	4
					13

## Lyons, February, 1848.

18	Remon & Polhamus	Cr.				
23	By Wire					31
7	John M. Holley	Dr.				
24	To 2 Galls. Lamp Oil	1.12	2	24		
	" 1 Ball Wicking			13		
28	" 1 Set Knives & Forks		2	25		
	" 8 Yds. Flannel	.56	4	48	9	10
2	Joseph M. Demmon	Dr.				
29	To 19 Yds. Cant. Flannel	.40	7	60		
	" 33 " Shirting	.10½	3	47	44	07

Lyons, March, 1848.

14

11	Thomas Rook	Dr.				
1	To 4 lbs. Cotton Batting	.11	44			
	" 7 Yds. Calico	.08	56			
10	" 3 lbs. Coffee	.14	42			
	" 1 " Button		14			
24	" 12 Yds. Curt. Calico	.12	44			
	" 4 Spools Thread	.05	20		3	20
17	Thomas E. Dorsey	Dr.				
1	To 3 Yds. Edging	.08	24			
15	" 9 " Calico	.18	62			
23	" 3 Brooms	.13	39			
	" 1 Patent Pail		34		2	56
	Contra	Cr.				
15	By 9 lbs. Butter	.14			1	26
12	Edward Messenger	Dr.				
2	To 1½ Doz. Buttons	.50	62			
	" 1 Yd. Calico		18			
	" ¼ " Twilled Goods	.18	09			
	" ¼ " Canvas	.25	19		1	08
3	Moses Austin	Dr.				
2	To 4 lbs. Coffee	.14	56			
	" ¼ " Cinnamon	.38	09			
7	" ¼ " Tea	1.00	50			
	" 1 Bar Soap		14			
20	" 2 Brooms	.13	26			
	" 5½ Yds. Flannel	.62	2 17		3	72
	Contra	Cr.				
7	By 4½ Doz. Eggs	.11				47

## Lyons, March, 1848.

13	Daniel Chapman/	Dr.				
3	To 2½ Yds. Linen/	1.00	2	50		
	" 9 " Gingham/	.38	3	42		
	" 1 Doz. Spools Thread			63		
22	" 1½ Yds. Sheetting	.43	1	82		
	" 30 " do.	.10	3	00		
	" 2 Pk. Cotton Rose	.38		76		
29	" 25 lbs. Sugar	.08	2	00		
	" 10 " Coffee	.15	1	50	15	63
12	Lucius S. Wood	Dr.				
4	To 1 Pk. Rubbers			88		
13	" ¼ Yd. Linen/	.75		38		
31	" 2 Linen Hdkfs.	.44		88	2	14
9	James C. Smith	Dr.				
4	To 1 Pk. Kid Gloves		1	00		
	" 3 Linen Hdkfs.	.42	1	26		
	" 1 do. do.			63		
8	" 1 Pk. Kid Buskins		1	25		
24	" 1 Yd. Satin Vesting		3	00		
	" ¼ " Blk. Cambric	.10		08		
	" 1 " White do.			13		
	" 1½ " Twist	.04		05		
	" ¼ " Wigan/	.12		09		
	" 2 Sheets Wadding	.04		08		
	" 4 Pks. Silk	.04		16		
	" ¼ Doz. Buttons	.18		09	7	82
5	Miss Mary Emmonds	Dr.				
6	To 1 Pk. Buskins		1	13		
22	" 2 Linen Hdkfs.	.38		76	1	89

Lyons, March, 1848.

16

8		Abram L. Beaumont	Dr.				
	6	To 1 Pr. Rubbers		1	00		
	30	" 34 Yds. Br. Sheeting	.09	2	79		
		" 6 Spools Thread	.05	30		4	09
4		Nathan Britton	Dr.				
	6	To 1 Gall. Lamp Oil		1	25		
		" 3 lbs. Nails	.06		18		
	22	" 9 Yds. Calico	.12	1	08		
	28	" 1 Pr. Kid Buskins		1	25	3	76
7		John M. Holley	Dr.				
	8	To 1 Yd. Silk Velvet		3	50		
		" 1 " Sheeting			15		
		" ½ " Cambric	.10		08		
		" 1 Doz. Buttons			19		
		" 3 Pks. Silk	.04		12		
	27	" 6 Yds. Flannel	.50	3	00	7	04
16		Daniel Watrous	Dr.				
	9	To 1 lb. Tea		1	00		
		" 3 Doz. Eggs	.12		36		
	18	" 3½ Yds. B. B. Cloth	5.00	17	50		
		" ½ " Padding	.38		19		
		" ½ " Canvas	.25		19		
		" ½ " Silk Tapes	1.12		28		
		" 5 Pks. Silk	.04	20		19	72
		Contra	Cr.				
		By Cash				12	00
		Jonas W. Goodrich	Dr.				
	9	To 3 Yds. Cassimer	.88	2	64		
		" 3 " Sheeting	.10		30		

## Lyons, March, 1848.

13	Jonas W. Goodrich	Dr.			
9	To Amt. brought up		2	94	
	" 1½ Doz. Buttons	.04		05	
	" 3 Pks. Silk	.04	12		3 11
5	Hugh Jameson	Dr.			
9	To 1 Cap				88
17	Thomas Nindle	Dr.			
10	To ½ Ream F. Paper	2.25	1	13	
	" 1 Quart Ink			50	
27	" 1 Set F. Blue Tea Ware		3	50	5 13
4	Rev. Fra Ingraham	Dr.			
10	To 4 Linen Hdkfs.	.44			1 76
10	George C. Youngs	Dr.			
11	To ½ lb. Tea	.75		38	
	" 1 " Pepper			12	
	" 1 Gall. Molasses			44	94
15	Roulon H. Foster	Dr.			
13	To 2½ Yds. Cassimor	2.00	5	00	
	" 3 " Sheeting	.10		30	
	" Buttons			06	
23	" 12 Yds. Blue Calico	.14	1	68	7 04
14	James Bashford	Dr.			
13	To 3 Bbls. Salt	1.12	3	36	
	" 100 lbs. Sugar	.08½	8	50	11 86
	Marion D. Polhamus	Dr.			
14	To 1 Pk. Buskins		1	13	

Lyons, March, 1848.

18

9		<i>Naron D. Polhamus</i>	<i>Dr.</i>				
14		<i>To Amt. brought up</i>		1	13		
		<i>" 5 Yds. M. D. Laine</i>	<i>.31</i>	1	55		
24		<i>" 6 " Alpaca</i>	<i>.50</i>	3	00		
		<i>" 1 " Cambric</i>			10		
25		<i>" 12 " Italian Silk</i>	<i>1.25</i>	15	00	20	78
14		<i>James McElwain</i>	<i>Dr.</i>				
45		<i>To 1 Fide</i>			10		
		<i>" 1 do.</i>			09		
		<i>" 4 Grofs Scarves</i>	<i>.44</i>	1	76	1	95
6		<i>Horatio N. Taft</i>	<i>Dr.</i>				
46		<i>To 10 Yds. Gingham</i>	<i>.31</i>	3	10		
		<i>" 1 " Cambric</i>			10		
24		<i>" 33 " Sheetting</i>	<i>.09</i>	2	97		
31		<i>" 2 Red Cords</i>	<i>.25</i>		50	6	67
48		<i>Justin W. Burnham</i>	<i>Dr.</i>				
46		<i>To 3 1/2 Yds. Calico</i>	<i>.12</i>	1	02		
		<i>" 6 " Gingham</i>	<i>.34</i>	2	04		
		<i>" Trimmings</i>			19		
23		<i>" 1 Pr. Gloves</i>			44		
28		<i>" 9 lbs. Sugar</i>	<i>.10</i>		90		
		<i>" 4 " Rice</i>	<i>.05</i>		20		
		<i>" 2 " Coffee</i>	<i>.15</i>		30	5	09
8		<i>Samuel Moore</i>	<i>Dr.</i>				
47		<i>To 1 Gall. Molassa</i>			44		
		<i>" 1 " Lamp Oil</i>		1	13		
		<i>" 1 Bar Soap</i>			12		
25		<i>" 1 Pr. Buskins</i>			12	2	34

## Lyons, March, 1848.

18	Remsen & Polhamus	Cr.				
17	By 2 Boxes Glass	3.00	6	00		
	" Work per Bourns		1	50	7	50
3	George C. Dean	Dr.				
17	To 1 Pk. Kid Gloves			63		
	" 1 " Rubbers			88	1	51
7	Levi S. Fulton	Dr.				
22	To 4 lbs. Butter	.13		52		
31	" 9 Yds. M. D. Laine	.31	2	79		
	" 4 Pks. Silk	.04	16		3	47
10	James Rogers	Dr.				
29	To 32 Yds. Bro. Factory	.09			2	88
2	Joseph M. Dommon	Dr.				
30	To 128 lbs. Coffee	.09½			12	16



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INDEX TO THE LEDGER.

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MERCHANTS' FORM.

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<p style="text-align: center;">B</p> <p><i>Bashford, James</i>  <i>Braumont, Abram L.</i>  <i>Benedict &amp; Rockwell</i>  <i>Bristan, Nathan</i>  <i>Burnham, Justin W.</i></p>	<p>14 8 2 4 13</p>	<p style="text-align: center;">F</p> <p><i>Foster, Reuben H.</i>  <i>Fulton, Levi S.</i></p>	<p>15 7</p>
		<p style="text-align: center;">G</p> <p><i>Goodrich, Jonas W.</i></p>	<p>13</p>
<p style="text-align: center;">C</p> <p><i>Chapman, Daniel</i></p>	<p>13</p>	<p style="text-align: center;">H</p> <p><i>Holley, John M.</i>  <i>Hopkins, Edmund</i></p>	<p>7 15</p>
<p style="text-align: center;">D</p> <p><i>Dean, George C.</i>  <i>Demmon, Joseph M.</i>  <i>Dorsey, Thomas E.</i></p>	<p>3 2 17</p>	<p style="text-align: center;">I</p> <p><i>Ingraham, Rev. Ira.</i></p>	<p>4</p>

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# LEDGER

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MERCHANTS' FORM.

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[illegible]

<i>Dr.</i>		<i>Cr.</i>	
<i>Magie, Sanderson &amp; Co.</i>			
<i>To Balance Ledger B. page</i>			
<i>Mur.</i>			
1848.			
	1	1848 Jan.	By Merchandise
	480 00		25
			480 00

Dr. *Benedict & Rockwell* Cr.

1848			1848		
Jan.	To Balance Ledger B. page'	2	Jan.	By Merchandise	1
		227 00			227 00

Dr. *Joseph M. Demmon* Cr.

1848			1848		
Jan.	To Merchandise	1	Mar.	By Balance Ledger B. page'	2
Feb.	do.	13			
Mar.	do.	19			
		- 55 08			
		11 07			
		12 16			
		78 31			
					78 31





Dr. Nathan Britton Cr.			
1848		1848	
Jan. To Merchandise	2	Mar. By Balance Lodges B.	31 48
Feb. " do.	12		
Mar. " do.	16		
			31 48
Dr. Rev. Lu Ingraham Cr.			
1848		1848	
Jan. To Merchandise	2	Mar. By Balance Lodges B.	31 26
Mar. " do.	17		
			31 26

Miss Mary Emmonds				Cr.	
1848	To Merchandise	2	1848	By Cash	2 00
Jan.	" do.	9	Jan.	" Balance Ledger B.	5 65
Feb.	" do.	15	Mar.		
Mar.					7 65

Hugh Jameson				Cr.	
1848	To Merchandise	5	1848	By Balance Ledger B.	19 20
Jan.	" do.	15	Mar.		
Feb.	" do.	8			19 20
Mar.		17			

[illegible]

Dr.		John M. Holley		Cr.	
1848	To Merchandise		1848	By Balance Ledger B.	7 23 04
Jan.	" do.	3	6 95		
Feb.	" do.	13	9 10		
Mar.		16	7 04		
			23 09		23 09

Dr.		Levi S. Fulton		Cr.	
1848	To Sundries		1848	By Balance Ledger B.	7 54 25
Jan.	" do.	4	27 40		
Feb.	" Merchandise	8	20 38		
Mar.		19	5 47		
			54 25		54 25

Dr. Levi S. Fulton

Dr. <i>Abram L. Beaumont</i> Cr.			
1848		1848	
Jan. To Merchandise	4	9 06	By Balance Lodges B.
Feb. " do.	8	29 26	
Mar. " do.	16	4 09	
		42 41	
			42 41
Dr. <i>Samuel Moore</i> Cr.			
1848		1848	
Jan. To Merchandise	4	8 89	By Balance Lodges B.
Feb. " do.	11	4 72	
Mar. " do.	18	2 81	
		16 42	
			16 42

[illegible]

10 Dr. James Rogers				Cr.			
1848	To Merchandise'	5	1 50	1848	By Merchandise'	5	5 00
Jan.	" do.	10	9 56	Jan.	" Balance Ledger B.	10	8 94
Feb.	" do.	19	2 88				
Mar.			13 94				13 94

Dr. George C. Youngs				Cr.			
1848	To Merchandise'	5	6 64	1848	By Dried Plums	5	5 00
Jan.	" do.	10	4 26	Jan.	" Balance Ledger B.	10	6 84
Feb.	" do.	17	94				
Mar.			11 84				11 84

<i>Dr.</i>				<i>Cr.</i>			
<i>Thomas Rock</i>							
1848	To Merchandise		1848	By Balance Lodges B.			12 45
Jan.	"	5	2 52				
Feb.	do.	11	6 73				
Mar.	do.	14	3 20				
			12 45				12 45
<i>Dr.</i>				<i>Cr.</i>			
<i>James McElwain</i>							
1848	To Merchandise		1848	By Balance Lodges B.			14 01
Jan.	"	5	10 13				
Feb.	do.	7	1 93				
Mar.	do.	18	1 95				
			14 01				14 01



[illegible]

[illegible]



[illegible]

16 Dr.

Daniel Watrous

Cr.

1848		1848			
Feb.	To Merchandise	2 12	Mar.	By Cash	16 12 00
Mar.	" do.	19 72	"	" Balance Lodges B.	16 9 84
		21 84			21 84

Dr.

Philip G. Army

Cr.

1848		1848			
Mar.	To Balance Lodges B.	42 00	Feb.	By Merchandise	12 12 00

<i>Dr.</i>					<i>Thomas Nindel</i>					<i>Cr.</i>				
1848														17
Feb.	To Merchandise				12	2 13	1848	By Balance	Lodges B.					17
Mar.	" do.				47	5 13	Mar.							7 26
						7 26								7 26
<i>Dr.</i>					<i>Thomas E. Dorsey</i>					<i>Cr.</i>				
1848														
Feb.	To Merchandise				13	16 61	1848	By Balance	Lodges B.					1 26
Mar.	" do.				14	2 56	Mar.							17 91
						49 17								19 17

Dr.

Hansen &amp; Polkhus

18

1848	Mar.	To Balance Lodges B.	18	7 81	1848	Feb.	By Merchandise	13	31
						Mar.	" Sundries	19	7 50
				7 81					7 81

Cr.

Justin W. Burnham

Dr.

1848	Mar.	To Merchandise	18	5 09	1848	Mar.	By Balance Lodges B.	18	5 09
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## PETTY CASH-BOOK.

This book should be ruled like the Journal, as in the form on the following pages. The word *Cash* should be written in a bold hand at the top of the page, near the centre, with *Dr.* over the left-hand money columns, and *Cr.* over the right.

The receipts of cash should be entered in the debit columns, and the disbursements in the credit columns, and balanced every night. For example, see the opposite page.

This book may be written on the last three or four pages of the Journal. For the purpose of making it more practical, I have given a narrative of the receipts and payments of cash, from the 10th to the close of the month, leaving it for the learner to enter it, in the proper form, in the Cash-Book, balancing and bringing down the balances every night.

For another form of this Cash-Book, see page 148.

*Note.*—It is often difficult to make pupils understand the propriety of making Cash debit when it is received, and credit when it is paid away.

This difficulty may be obviated by explaining to them the original meaning of the word *Cash*. The word originally signified *Chest*, or place where money was kept, instead of money itself. Now, if I placed all the money I received in a certain box, I could at any time tell by my books how much there was in it, if I made the box *Dr.* for all sums put into it, and *Cr.* for all sums taken out. Just so with Cash. Wherever I receive money, I put it in some place, and calling this place Cash, make it *Dr.* for the amount placed there, the same as I would a person, if I placed the money in his hands for safe-keeping. And so, whenever I take out any money from the place where I keep it, and pay it away, I give Cash credit for it. The difference, then, between the *Dr.* and *Cr.* sides of the Cash account thus kept, shows how much money I have on hand.



		<i>Cash</i>		<i>Ds.</i>	<i>Cs.</i>
1848					
Jan.	3	To Stock	2,000	00	
		By Expenses to N. York			37 00
		" Merch. of Sund. Persons			1,805 00
		" Freight on Merchandise			124 00
		" Balance on hand			34 00
			2,000	00	2,000 00
	4	To Balance brought down	34	00	
		By Wood of Westfall			8 00
		" Postage			35
		To Merch. Sales this day	5	84	
		By Balance on hand			34 49
			39	84	39 84
	5	To Balance brought down	34	49	
		By Sundries			1 57
		" Sawing Wood			3 00
		" Cartage			1 75
		To Merch. Sales this day	4	92	
		By Balance on hand			30 09
			36	41	36 41
	6	To Balance brought down	30	09	
		By Adv in Western Argus			3 00
		" do. Wayne Co. Whig			3 50
		" Postage			25
		To Merch. Sales this day	10	27	
		By Balance on hand			33 61
			40	36	40 36

<i>Cash</i>		<i>Dr.</i>	<i>Cr.</i>
1848			
<i>Sun.</i>	7	<i>To Balance brought up</i>	33 61
		<i>By Blank Book</i>	2 75
		<i>" Merchandise</i>	5 36
		<i>" Postage</i>	30
		<i>To Merch. Sales this day</i>	12 18
		<i>By Balance on hand</i>	36 88
			45 79
			45 79
	8	<i>To Balance brought down</i>	36 88
		<i>By Merchandise</i>	4 74
		<i>" Express Charges</i>	1 25
		<i>" Journal of Com. Subs.</i>	2 00
		<i>" Postage</i>	20
		<i>To Merch. Sales this day</i>	11 74
		<i>By Balance on hand</i>	40 43
			48 62
			48 62
	10	<i>To Balance brought down</i>	40 43

January 10th. Paid for personal expenses, \$8.00 ; a blank book, 75c. ; errand boy, 6c. ; postage, 15c. Received for merchandise sales this day, \$15.74. 11th. Paid for 1 gal. of camphene, 56c. ; parallel rule, 50c. ; merchandise bought of a peddler, \$7.50. Received for merchandise sold this day, \$9.63. 12th. Paid for postage, 25c. ; one gross Gillott's pens, \$1.25 ; merchandise bought at Rochester, \$25.00. Received for merchandise sold this day, \$14.55. 13th. Paid for a bottle of red ink, 13c. ; hand-bills, \$2.00. Received for merchandise sales this day, \$12.64. 14th. Paid for repairing blinds, \$2.50 ; wrapping paper, \$3.00 ; postage, 10c. ; envelopes, 12c. ; wafers, 10c. Received for merchandise sold this day, \$10.13. 15th. Paid for express charges, \$1.50 ; postage, 15c. Received for merchandise sold this day, \$7.96. 17th. Paid for cartage,

25c. ; for hardware bought of J. M. French & Co., \$17.50 ; postage, 20c. Received of Miss Mary Emmonds, on account, \$2.00. Merchandise sold this day, \$16.74. 18th. Paid for postage, 5c. ; bill paper, 75c. Received for merchandise sold this day, \$8.63. 19th. Paid for the use of a horse and buggy to Canandaigua, \$1.50 ; expenses, 75c. Received for merchandise sold this day, \$11.92. 20th. Paid for one cord of wood, \$2.25 ; postage, 20c. ; errand boy, 6c. ; cartage, 25c. Received for merchandise sold this day, \$17.04. 21st. Paid for advertising in the "Whig," \$1.00 ; sawing wood, 75c. ; postage, 5c. ; a lot of bed cords, \$5.00. Received for merchandise sold this day, \$6.34. 22d. Paid for camphene lamp wicks, 31c. ; postage, 15c. ;  $\frac{1}{2}$  ream of letter paper, \$2.00. Received for merchandise sold this day, \$13.57. 24th. Paid for one gallon of camphene, 56c. ; postage, 25c. ; ink-stand, 50c. ; cartage, 25c. Received for merchandise sold this day, \$15.32. 25th. Paid for 1000 business cards, \$3.00 ; one ream foolscap paper, \$3.50 ; one doz. pass-books, \$1.00. Received for merchandise sold this day, \$9.44. 26th. Paid for making store shelves, \$2.50 ; postage, 5c. Received for merchandise sold this day, \$11.88. 27th. Paid for a camphene lamp, \$4.00 ; express charges, 50c. ; merchandise, \$14.13 ; cartage, 25c. Received for merchandise sold this day, \$14.23. 28th. Paid for postage, 15c. ; a tin wash dish, 31c. Received for merchandise sold this day, \$8.49. 29th. Paid for two doz. whips, \$15.00 ; a new stove for the store, \$4.50 ; fixing the pipe, 50c. Received for merchandise sold this day, \$15.94. 31st. Paid for store rent, \$25.00 ; postage, 10c. ; four doz. brooms, \$8.00 ; cartage, 25c. ; errand boy, 6c. Received for merchandise sold this day, \$18.63.

On the next page will be found another method of keeping the Cash-Book. Where the page is divided into two equal parts, and the Dr. and Cr. entries separated, and each placed on its appropriate side of the account, it is balanced every night, and the balance brought down. The learner may practice both forms, making use of the same transactions in this as in the preceding form.

Dr.

Cash

Cr

1848 Jan.	3	To Louis S. Fulton	2,000 00	1848 Jan.	3	By Expenses to New York	37 00
						" Miss. of Lundry Persons	1,805 00
						" Freight on Merchandise	124 00
						" Balance on hand	34 00
			2,000 00				2,000 00
Jan.	4	To Balance on hand	34 00			By Wood of Warfall	8 00
		" Miss. Sales this Day	5 84			" Postage	35
						" Balance on hand	34 49
							39 84
Jan.	5	To Balance brought down	34 49				

## BOOK-KEEPING.

### PRACTICAL EXERCISES.

#### MERCHANT'S FORM.

For the purpose of giving a more practical knowledge of the foregoing form of books, we have given on the following pages a Memorandum of the transactions as they occurred, for the months of April, May, and June, giving the price per yard, pound, ounce, gallon, or piece, leaving the amount to be extended by the learner.

Before commencing the Day-Book, transfer the balances from the last Ledger to the new one, making the persons that are indebted to you debtor "To Balance from Ledger A," and the persons to whom you are indebted credit "By Balance from Ledger A," placing the number of the page from whence the account was transferred in the column appropriated for that purpose, so that, in case of necessity, the old account may be more readily referred to.

The transactions on the following pages may now be recorded in the blank Day-Book in the same manner as in the preceding form. After writing one month, Journalize and Post it according to the directions previously given.

If the balances of the accounts in Ledger A are properly transferred to Ledger B, and the transactions on the following pages correctly recorded, journalized, and posted, the accounts in Ledger B will, with the exception of the account of Levi S. Fulton, all balance.

The learner may, if he chooses, substitute his own name for that of Levi S. Fulton; and instead of Lyons, at the top of the page in the Day-Book and Journal, he may insert his own place of residence.

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#### MEMORANDUM.

##### APRIL

1st. Bot. of Remsen & Polhamus 4 lbs. wrought nails, at  
16c. Sold Horatio N. Taft, per wife, 10 yds. gingham, at

# BOOK-KEEPING.

31c. 3d. Sold Ephraim B. Price 2 yds. satinete, at 75c.; Rev. Ira Ingraham, per daughter, 3 linen handkerchiefs, at 44c., and 1 yd. linen, at 75c. 4th. Sold George C. Dean, per wife, 8 yds. gingham, at 31c., 1 yd. cambric, at 10c., and 2 spools thread, at 5c. 5th. Sold Moses Austin 1 oz. nutmegs, at 13c., and 3 yds. sheeting, at 10c.; James McElwain, 4 yds. satinete, at \$1.12, and 2 yds. cassimer, at \$1.50. 6th. Sold Daniel Watrous 4 lbs. butter, at 14c.; Abram L. Beaumont, 2 pair small shoes, at 56c.; Thomas E. Dorsey, 14 yds. sheeting, at 11c., 30 yds. sheeting, at 9c., and 2 yds. Irish linen, at 75c. Bot. of Thomas E. Dorsey 14 lbs. butter, at 14c. 7th. Sold John Adams 150 lbs. sugar, at 9c. 8th. Sold Samuel Moore 9 yds. flannel, at 50c.; Miss Mary Emmonds, 3 yds. velvet ribbon, at 13c., and 1 pair silk gloves, at 63c., and she has paid me \$6.67 to balance her account. 10th. Sold Thomas Rook 1 set buttons, at 75c., 1 hank thread, at 13c., 1 pair buskins, at \$1.13, 9 yds. calico, at 12c., and 3 skeins silk, at 4c. 11th. Sold Horatio N. Taft 1 looking-glass, at \$8.00; Thomas E. Dorsey, 2 yds. calico, at 8c., 7 lbs. coffee, at 10c., 2 lbs. refined sugar, at 14c., and 1 lb. Young Hyson tea, at 88c. 12th. Sold Ephraim B. Price 9 yds. calico, at 19c., and 3 yds. calico, at 10c.; Jonas W. Goodrich, 3 yds. black cassimer, at \$2.00; John M. Holley, per wife, 10 yds. calico, at 15c., 2 linen handkerchiefs, at 40c., and 8 window glass, at 5c. 13th. Bot. of Remsen & Polhamus a bill of goods amounting to \$13.10. Sold James McElwain, per Newson, 12 yds. calico, at 12c. 14th. Sold Nathan Brittan 1 gallon lamp oil, at \$1.25. Bought of Moses Austin 10 lbs. butter, at 14c., 4 doz. eggs, at 10c. Sold Levi S. Fulton 6 lbs. butter, at 14c.; Rev. Ira Ingraham, per wife, 4 yds. ribbon, at 20c., and 4 skeins silk, at 4c. 15th. Sold Justin W. Burnham 3 yds. cambric, at 10c., and 2 yds. green baize, at 50c.; John Adams, 26 yds. muslin de laine, at 25c. 17th. Sold George C. Dean 6 yds. cambric, at 10c., and 3 yds. drilling, at 12c. 18th. Sold Daniel Watrous 2 sheets pasteboard, at 10c., and 5 yds. ribbon, at 15c.; Abram L. Beaumont, per wife, 3 yds. bonnet ribbon, at 55c., and 4 skeins silk, at 4c. 19th. Sold James Rogers 5 lbs. butter, at 14c.

# BOOK-KEEPING.

*Bot. of James Rogers* 1 pair gaiter boots, at \$2.00. *Sold Horatio N. Taft* 1 pair kid gloves, at \$1.00, and 2 linen handkerchiefs, at 44c. *Bot. of John Adams* a bill of goods for *L. S. Wood*, \$3.75. 20th. *Sold John M. Holley*  $\frac{1}{4}$  lb. cinnamon, at 38c., 5 lbs. raisins, at 18c., and 1 oz. nutmegs, at 12c. *Sold Rev. Ira Ingraham* 7 yds. carpeting, at 85c. 21st. *Sold George C. Dean*  $2\frac{3}{4}$  yds. cassimer, at \$1.50, and 1 yd. sheeting, at 10c. *Sold Jonas W. Goodrich* 12 yds. calico, at 20c., and 1 hank thread, at 15c. 22d. *Sold James McElwain* 12 lbs. sugar, at 9c., 5 lbs. Old Java coffee, at 15c., and 2 lbs. tea, at 75c. *Paid Lucius S. Wood*, cash, \$25.00. 24th. *Sold Samuel Moore* 1 set knives and forks, at \$2.75. *Samuel Moore* has paid me cash, on account, \$12.00. *Sold Thomas E. Dorsey* 2 gals. molasses, at 50c. *Bot. of Thomas E. Dorsey* 8 lbs. butter, at 13c.; and he has paid me cash, on account, \$5.00. *Sold Aaron D. Polhamus* 7 lbs. cotton yarn, at 20c., and 11 yds. calico, at 15c. 26th. *Sold Daniel Watrous* 16 yds. shirting, at 12c., and  $1\frac{1}{2}$  yd. Irish linen, at 75c.; *Abram L. Beaumont*, 11 yds. gingham, at 28c., and 2 yds. drilling, at 11c. 27th. *Sold Nathan Brittan* 1 patent pail, at 31c., 1 wash-tub, at \$1.25, 6 brooms, at 13c.; and he has paid me cash, on account, \$8.00. 28th. *Sold James C. Smith* 3 yds. black cassimer, at \$2.25, 1 yd. sheeting, at 12c., and buttons, at 6c.; *Reuben H. Foster*, 1 lb. Young Hyson tea, at 88c. 29th. *Sold Thomas Rook* 27 yds. sheeting, at 10c. *Bot. of Thomas Rook* 12 lbs. butter, at 13c., and 4 doz. eggs, at 9c. *Sold Levi S. Fulton* 5 lbs. butter, at 13c., and 2 doz. eggs, at 9c.; *Horatio N. Taft*, 9 yds. ticking, at 19c., 1 hank thread, at 12c.; and he has paid me cash, on account, \$10.00. 29th. *Sold Justin W. Burnham* 6 yds. merino, at \$1.25, 8 yds. cambric, at 10c., 4 sheets wadding, at 4c., and 4 skeins silk, at 4c. *Sent Pierce & Wilson, New York*, draft at sight on *H. Dwight, jr.*, for \$173.00; *Magie, Sanderson, & Co., New York*, a draft at 10 days' sight on *H. Dwight, jr.*, for \$480.00; *Benedict & Rockwell, New York*, a draft at sight on *H. Dwight, jr.*, for \$227.00.

# BOOK-KEEPING.

## MAY

1st. Sold Justin W. Burnham  $3\frac{1}{2}$  yds. bonnet ribbon, at 44c.; and he has paid me cash, to balance his account, \$16.55. 2d. Sold Daniel Watrous 1 gross screws, at 44c.; John M. Holley, 1 pair kid gloves, at \$1.00; Thomas Ninde,  $3\frac{1}{2}$  yds. calico, at 15c.,  $2\frac{1}{2}$  yds. do., at 18c., 1 paper pins, at 10c., 10 lbs. sugar, at 10c.; and he has paid me cash, to balance his account, \$9.34. 3d. Sold John M. Holley, per wife, 6 yds. alpaca, at 75c., and 1 pair gloves, at 44c.; Daniel Chapman,  $2\frac{3}{4}$  yds. linen, at 75c., 3 yds. flannel, at 62c., and 1 pair gloves, at 44c.; Moses Austin, 30 yds. sheeting, at 10c. 4th. Sold Remsen & Polhamus  $3\frac{1}{2}$  yds. satin, at \$1.00; Edward Messenger,  $2\frac{1}{2}$  yds. cambric, at 10c., 3 lbs. batting, at 11c., and  $1\frac{1}{2}$  doz. buttons, at 25c. 5th. Sold Thomas E. Dorsey 8 yds. sheeting, at 10c., 9 yds. do., at 15c.,  $1\frac{1}{2}$  yds. silk, at \$1.00, 3 yds. ribbon, at 25c., 2 oz. indigo, at 13c., and 1 whitewash brush, at 63c. Edward Messenger has paid me cash, to balance his account, \$10.08. 6th. Sold Edmund Hopkins, per wife, 10 yds. calico, at 15c., and 6 yds. do., at 10c. 8th. Sold Reuben H. Foster 17 yds. sheeting, at 11c.; Jonas W. Goodrich, 12 yds. calico, at 8c., and  $5\frac{1}{2}$  lbs. batting, at 12c. 9th. Sold Ephraim B. Price 4 yds. cambric, at 10c., and 2 yds. drilling, at 13c. Bot. of Ephraim B. Price 8 lbs. codfish, at  $4\frac{1}{2}$ c. Sold Levi S. Fulton 8 lbs. codfish, at  $4\frac{1}{2}$ c. Paid him cash, for personal expenses, \$14.75. 10th. Sold John M. Holley, per daughter, 1 dress handkerchief, at \$1.25, 1 linen handkerchief, at 40c., and 4 yds. cambric, at 10c. 11th. Sold Samuel Moore, per daughter, 1 parasol, at \$2.50, and 1 paper pins, at 10c.; Horatio N. Taft, 1 lb. Young Hyson tea, at 88c. 12th. Sold Abram L. Beaumont, per Ellen, 1 yd. ribbon, at 25c., 5 yds. do., at 8c., and 5 yds. edging, at 15c.; John M. Holley, per wife, 4 yds. black silk edging, at 44c.; Edmund Hopkins, 4 yds. shirting, at 12c.; and he has paid me cash, to balance his account, \$6.36. 13th. Sold Thomas E. Dorsey, per daughter, 1 China hat, at \$3.75; and bought of him 8 lbs. butter, at 13c. 16th. Sold James McElwain 14 lbs. butter, at 13c., and 2 lbs. Young Hyson tea, at 88c. 17th. Sold Reuben H. Foster, per Susan, 1 parasol, at



# BOOK-KEEPING.

\$2.00 ; *Moses Austin*, per wife, 4 lbs. batting, at 11c., 1½ doz. buttons, at 25c., 3 yds. ribbon, at 15c. ; and bought of him 16 lbs. butter, at 13c. 18th. Sold *Jonas W. Goodrich*, per *Melville*, 1 vest pattern, at 88c., and trimmings, at 38c. 19th. Sold *Samuel Moore* 10 lbs. nails, at 6c. ; *James Rogers*, per wife, 4 yds. toweling, at 10c., 9 yds. shirting, at 15c., 3 yds. drilling, at 12c., 3 spools thread, at 5c., and 3 skeins silk, at 4c. 20th. Sold *Abram L. Beaumont* 1 roll window paper, at 31c., 1 roll tape, at 6c., 6 yds. French calico, at 25c., and 2 yds. ribbon, at 5c. ; *John Adams*, per son, 26 yds. gingham, at 30c. ; *George C. Dean*, 10 lbs. cotton yarn, at 20c. 22d. Sold *Nathan Brittan* 1 paper black tea, at 44c. ; *Levi S. Fulton*, 9 yds. ticking, at 15c. ; *Ephraim B. Price*, 10 yds. French calico, at 25c. 23d. Sold *James McElwain*, per wife, 1 parasol, at \$2.25, 2 linen handkerchiefs, at 38c., 2 pair cotton hose, at 20c., and 2 papers pins, at 10c. 24th. Sold *James C. Smith* 8 lbs. rice, at 5c., 2 lbs. tea, at 88c., 8 lbs. Old Java coffee, at 15c., and 4 lbs. refined sugar, at 14c. 25th. Sold *Daniel Watrous* 1 pair kid gloves, at \$1.00 ; *Lucius S. Wood*, 1 pair kid gloves, at 88c. ; *Levi S. Fulton*, 2 linen handkerchiefs, at 44c. 26th. Sold *Daniel Chapman* 1 cravat, at \$1.13, and 3 linen handkerchiefs, at 88c. 27th. Sold *Ephraim B. Price* 6 yds. merino, at \$1.25, and 7 skeins silk, at 4c. 30th. Sold *Nathan Brittan* 2¾ yds. cassimer, at \$2.00 ; *Joseph M. Demmon*, 20 lbs. cotton batting, at 9½c. 31st. Sold *James Rogers* 8 yds. jean, at 16c. ; *George C. Dean*, 6 yds. flannel, at 44c., and 2 yds. Irish linen, at 75c.

## JUNE

1st. Sold *Abram L. Beaumont* 7 yds. blue calico, at 12c., 12½ yds. summer goods, at 23c., 6 yds. factory, at 10c., 10 lbs. cotton yarn, at 20c., 1½ doz. buttons, at 4c., and 1 hank linen thread, at 13c. ; *Nathan Brittan*, 2 pair cotton hose, at 38c. 2d. Sold *Moses Austin* 2 rolls window paper, at 31c., and 2 palm leaf hats, at 20c. ; and he has given me his note at 30 days, to balance his account, for \$17.61. Sold *John Adams* 4 bbls. salt, at \$1.00, 32 lbs. refined sugar, at 13c. ; and he has paid me cash, to balance his account, \$77.80. 3d. Sold *James*

*Rogers* 4 yds. gimp, at 25c. ; *John M. Holley*, 11 yds. lawn, at 31c., 1 yd. drilling, at 13c., and 2 pair whalebones, at 4c. 5th. Sold *Thomas Rook* 1 vest pattern, at 75c., 2½ yds. cassimer, at \$1.00, 5 yds. lawn, at 20c., 1 pair walking shoes, at \$1.00, 1 bonnet, at \$3.00, 2 spools thread, at 5c., and 4 lbs. coffee, at 10c. Bot. of him 37½ lbs. butter, at 13c., 8 doz. eggs, at 10c. ; and he has paid me cash, to balance his account, \$19.55. 6th. Bot. of *George C. Youngs* 20 lbs. ham, at 8½c., 31 lbs. do., at 8c. ; and he has paid me cash, to balance his account, \$2.66. Sold *Lucius S. Wood* 5 yds. brown linen, at 31c., and thread, at 6c. 7th. Sold *James Rogers* 10 yds. linen gingham, at 38c., 6 yds. sheeting, at 11c., 2 yds. edging, at 15c., and 2 skeins silk, at 4c. ; *Ephraim B. Price*, per wife, 1 parasol, at \$2.25. 8th. Sold *James McElwain* 1 bar soap, at 18c. ; *Daniel Watrous*, 4 yds. linen goods, at 31c., buttons, at 6c. ; and he has paid me cash, to balance his account, \$17.14. 9th. Sold *Thomas E. Dorsey*, per *Juliet*, purse twist, 75c., and steel beads, 75c. ; *George C. Dean*, 2½ yds. gingham, at 31c. 10th. Sold *Nathan Brittan* 12 yds. barred mull, at 31c., 2 pair cotton hose, at 38c. ; and he has given me his note at 3 months, to balance his account, for \$38.25. 12th. Sold *Abram L. Beaumont* 8 lbs. nails, at 6c. ; *John M. Holley*, 3 yds. edging, at 8c., 3 spools thread, at 5c., and 2 skeins silk, at 4c. *James Bashford* has paid me cash, to balance his account, \$11.82. 13th. Sold *Daniel Chapman* 10 yds. alpaca, at 75c., 10¾ yds. calico, at 7c., 1 yd. cambric, at 10c., and 1 yd. drilling, at 13c. Paid *Levi S. Fulton* cash, for personal expenses, \$25.00. 14th. Sold *James C. Smith* 13 yds. shirting, at 13c., 2½ yds. Irish linen, at 88c., 5½ yds. calico, at 7c., 3 spools thread, at 5c., and 4 skeins silk, at 4c. *George C. Dean* has paid me cash, to balance his account, \$27.14. 15th. Sold *Reuben H. Foster* 2 gals. molasses, at 44c., and 1 gal. lamp oil, at \$1.00. 16th. *James McElwain* has given me his note at 3 months, to balance his account, for \$33.61. Sold *Aaron D. Polhamus* 1 yd. satin vesting, at \$3.25, 1 yd. black cambric, at 10c., 1 yd. white do., at 13c., and ½ doz. buttons, at 25c. 17th. Sold *Thomas E. Dorsey* 8 yds. blue calico, at 13c., 4 yds. sheeting, at 8c., 3 lbs. batting, at 12c. Bot. of him 18½

lbs. butter, at 13c.; and he has paid me cash, to balance his account, \$27.24. 19th. Reuben H. Foster has given me his note at 3 months, to balance his account, for \$17.77: Sold Samuel Moore 2 rolls window paper, at 31c., 3 brooms, at 18c.; and he has given me his note at 30 days, to balance his account, for \$16.03. 20th. Sold Ephraim B. Price 14 yds. shirting, at 12c., 2 yds. linen, at 75c., 4 yds. calico, at 6c., and 1 doz. spools thread, at 63c. 21st. Sold Abram L. Beaumont 11 yds. Oregon plaid, at 31c., 1 yd. drilling, at 13c.,  $\frac{1}{2}$  yd. cambric, at 10c., 1 spool thread, at 5c.; and he has given me his note at 60 days, to balance his account, for \$62.63. 22d. Daniel Chapman has paid me cash, to balance his account, \$59.62. Sold Jonas W. Goodrich 9 yds. gingham, at 28c., trimmings, at 31c.; and he has paid me cash, to balance his account, \$16.88. 23d. John M. Holley has given me his note at 6 months, to balance his account, for \$40.74. Sold Rev. Ira Ingraham 4 pair cotton hose, at 40c.; and he has paid me cash, to balance his account, \$41.84. 24th. Sold Hugh Jameson 3 yds. satinnet, at 75c. 27th. Credited Aaron D. Polhamus for the balance of his account, charged to Remsen & Polhamus, \$38.82; and charged Remsen & Polhamus for the balance of A. D. Polhamus' account, \$38.82. Remsen & Polhamus have paid me cash, to balance their account, \$20.77. 28th. Sold James C. Smith 30 yds. sheeting, at 10c.; and he has given me his note at 3 months, to balance his account, \$28.26. 29th. Hugh Jameson has paid me cash, to balance his account, \$21.45. Sold Horatio N. Taft 3 yds. black cassimer, at \$2.00,  $2\frac{1}{2}$  yds. sheeting, at 10c., 1 spool thread, at 5c.; and he has given me his note at 60 days, to balance his account, for \$34.67. 30th. Sold Ephraim B. Price 18 yds. brown factory, at 10c.; and he has given me his note at 4 months, to balance his account, for \$35.44. Credited Lucius S. Wood for 3 months' services as clerk, at \$20.00. Paid him, cash, \$35.74, and given my note at 4 months, to balance his account, for \$50.00. Gave Philip G. Almy my note at 30 days, to balance his account, for \$42.00. James Rogers has paid me cash, to balance his account, \$17.14. Joseph M. Denmon has paid me cash, to balance his account, \$80.21.

# Bills Receivable

No.	Maker's Name.	Payee's Name.	Amount	When Given.	Time.	When Due.	Where Payable.	Remarks.
		<i>Louis J. Fulton</i>		1848		1848		
1	Moses Austin		17 64	June	2	30 da.	July 5	
2	Nathan Britton		38 25	"	10	3 mo.	Sept. 13	
3	Geo. McQuinn		33 64	"	16	3 mo.	" 19	
4	Roulton H. Foster		17 77	"	19	3 mo.	" 22	
5	Samuel Moor		16 03	"	"	30 da.	July 22	
6	A. L. Beaumont		62 63	"	21	60 da.	Aug. 23	
7	John M. Kelly		40 74	"	23	6 mo.	Dec. 26	
8	James C. Smith		28 26	"	28	3 mo.	Oct. 1	
9	Horatio N. Taft		34 67	"	29	60 da.	Aug. 31	
10	Ephraim B. Rice		35 44	"	30	4 mo.	Nov. 2	
			325 01					

# *Bills Payable*

No.	Maker's Name.	Payee's Name.	Amount.	When Given.	Time.	When Due.	Where Payable.	Remarks.
1	Louis S. Tuleton	S. Kovich	64 75	1848 Feb. 25	4 mo.	1848 June 28		P. June 24 64.75
2		H. Bullard	26 75	Mar. 31	30 da.	May 3		P. May 6 26.75
3		S. C. Rumsey	78 63	May 23	3 mo.	Aug. 26		
4		R. O. Tuleton	136 00	June 3	4 mo.	Oct. 6		
5		Philip G. Miley	42 00	" 30	30 da.	Aug. 2	B. Genuis	
6		Genuis & Wood	50 00	" "	4 mo.	Nov. 2		
			228.00					

## BILLS RECEIVABLE.

All written obligations for the payment of money which you hold against other individuals are called Bills Receivable, and should be entered in the Bill-Book when taken. By referring to this book the time that Notes become due can be ascertained without referring to or examining your package of Notes.

## BILLS PAYABLE.

All written obligations for the payment of money which you give to other persons are called Bills Payable, and should be entered in this book when given. By an inspection of this the time your Notes fall due may be ascertained.

# *Dr. Bank of Geneva*

1848					
May	6	To Cash Dep. by L. S. Wood	120	00	
"	20	" do. Dep. by L. S. Fulton	50	00	
"	27	" do. Dep. by L. S. Fulton	50	00	
			220	00	
June	1	To Balance brought down	220	00	
"	10	" Cash Dep. by L. S. Fulton	400	00	
"	14	" do. Dep. by L. S. Wood	50	00	
"	24	" do. Dep. by L. S. Wood	125	00	
"	29	" do. Dep. by L. S. Fulton	50	00	
			845	00	
July	1	To Balance brought down	782	50	

## BANK BOOK.

This is a book usually given by banks to persons depositing money with them. On the *Dr.* side is entered all sums deposited, with the date and name of the individual by whom deposited: this is done by the receiving clerk. At the close

*in ac with L. S. Fulton Cr.*

1848				
May	31	By Balance	220	00
			220	00
June		By Check	62	50
		" Balance	732	50
			845	00

of the month, the amount drawn out should be placed on the *Cr.* side, and the book balanced.

The sum total of the deposits for the month should be transferred to the *Dr.*, and the amount checked out during the month to the *Cr.* side of the bank account in the Ledger.

Dr. James Bashford in ac with L. J. Fulton  
Cr.

[illegible]



# BOOK-KEEPING.

## ACCOUNT CURRENT.

An Account Current is a detailed statement of business transactions in the form of Dr. and Cr., and is drawn off from the account of the person in the Journal or Ledger. (See page opposite.)

## ACCOUNT SALES.

An Account Sales is a statement of goods sold on commission, drawn up by the agent to whom they were consigned, to be transmitted to the person who made the consignment.

### FORM OF ACCOUNT SALES.

*Account Sales of 3 Boxes Dried Apples and 2 Boxes Dried Peaches, Received by Swiftsure Line Barge Columbus, May 1st, 1848, on acct. of L. S. Fulton, Lyons, N. Y.*

1848					
May	25	Sold Hamilton & Co. 3 Boxes Apples			
		369 lbs. — 52 lbs. Tare			
		595 " — 81 " "			
		581 " — 85 " "			
		1,545 " — 218 = 1327 lbs.	.04%	59	72
"	30	Sold Miller & Co. 2 Boxes Peaches			
		825 lbs. — 129 = 696 lbs.	.11	76	56
				\$135	28
		Charges			
"	10	To paid Swiftsure Line Freight \$10.94			
"	"	" " Cartage 50c. Insur. 50c.	1.00		
		Our Commission at 2½ per cent	3.38	15	32
		Balance to Cr. of your Acct.		\$119	96
		New York, June 16th, 1848.			
		E. & O. Excepted			
		Durfee & Emmonds			
		per Wheeler			

### BILL OF PURCHASE

Is a statement of goods bought at one time, containing the items and prices. If paid at the time, it should be receipted and signed, as in the form on the opposite page; but if charged, in the place of *Received Payment*, write *Charged in Account*.

Bills of Purchase, or more properly Invoices, should be carefully examined, folded of a uniform width, and filed away; and as merchants generally purchase goods periodically, the date of purchase may be written on the band enclosing them. On the first day of January in each year, or at the time of balancing the books, the Invoices for the past year should be put into one package, and the year in which the purchases were made written on the band enclosing them.

All orders should be filed away in monthly packages, with the month written on the band enclosing them, so that when settling with an individual whom you have charged with goods per order, if he dispute your book you can immediately refer to the order.

Care should be taken to have all papers, intended to be filed away, folded of a uniform width, for the simple reason that they thus form neater packages.

### BILL OF ACCOUNT

Is an accurate statement of an individual account, copied from the Day-book, containing a list of the items, the prices, and the date of each purchase. It is sometimes drawn off by the merchant and sent to the customer, and often at his request. If paid, it should be receipted and signed by the merchant, as in form page 164.

BILL OF PURCHASE.

New York, May 1st, 1848.

Joseph H. Galusha

Bought of A. S. Barnes & Co.

100	Set Tulem & Eastman's Ethnographic Charts.....	d \$4.00.....	\$400.00
50	Dox. do. Writing Books.....	1.00.....	50.00
25	" do. Penmanship.....	1.50.....	37.50
20	" do. Book-Keeping.....	5.00.....	100.00

\$587.50

Received Payment,

A. S. Barnes & Co.

BILL OF BOOK ACCOUNT

Joseph M. Demmon

To Levi S. Fulton Dr.

1848					
Jan. 4,	To 230 Yds.	Brown Shewing	.....	2.08	\$18.40
" "	" "	48 " Red Flannel	.....	.38	18.24
" "	" "	3 Dzs. Coals' Spool Thread	.....	.48	1.44
" 31,	" "	170 lbs. Sugar	.....	.10	17.00
Feb. 29,	" "	19 Yds. Canton Flannel	.....	.40	7.60
" "	" "	33 " Shewing	.....	.10%	3.47
Mar. 30,	" "	128 lbs. Coffee	.....	.09%	12.16
					<u>\$78.34</u>

Lyons, May 1st, 1848.

Received Payment,

Levi S. Fulton.

## PART SECOND.

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### DOUBLE ENTRY BOOK-KEEPING.

#### DOUBLE ENTRY.

THIS term is derived from the fact that every business transaction recorded in the Day-book is entered twice in the Ledger—once on the debtor and once on the creditor side.

#### DEBTOR AND CREDITOR.

These terms are correlative, the one implies and involves the other. Wherever there is a debtor there must necessarily be a creditor of an equal amount; and wherever there is a creditor there must be a debtor, &c.

#### APPLICATION OF DEBTOR AND CREDITOR.

In *single entry* these terms are (with the exception of cash) only applied to *persons*, but in *double entry* they are applied alike to *persons* and *property*, the persons being made debtor for what you have trusted them, and creditor for what they have paid or trusted you; and the property accounts being made debtor for the value or cost of the property, and credit for what it produces when disposed of.

#### CLASSES OF ACCOUNTS.

There are three classes of accounts in Book-keeping, styled Personal, Real, and Fictitious. Personal accounts are the accounts of the persons with whom the merchant deals; Real accounts are the accounts of his property, and Fictitious accounts are titles invented to represent the merchant and his gains or losses in business.

## DEFINITION OF BOOKS.

### BOOKS USED.

The principal books used are the Day-book, Journal, and Ledger. The auxiliary books vary according to the nature of the business, and are the Cash-book, Bill-book, Invoice-book, Sales-book, Account-current book, Book of Shipments, Letter-book, Receipt-book, &c., &c.

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## DEFINITION OF BOOKS.

### DAY-BOOK.

This book should contain a concise and comprehensive history of the merchant's business transactions; commencing with an inventory of his effects, and the debts due him, also of the debts due by him to others. After this his business transactions should be recorded at the time and in the order in which they occur; they should contain the date, the name of the person, the condition of the bargain, and price of the goods. In writing this book every thing should be clearly expressed in as uniform a style as possible, and the use of ambiguous words and phrases carefully avoided.

### JOURNAL.

This is a book in which the business transactions recorded in the Day-book are prepared to be entered in the Ledger, by ascertaining the proper debits and credits of each transaction. This process is called *journalizing*.

### LEDGER.

This is a book in which a page, or portion of one, is allowed for every account found in the Journal, with the name of the account written over the space so appropriated, to which the accounts are transferred from the Journal and placed under their respective heads. This process is called *posting*.

## AUXILIARY BOOKS.

### ALPHABET OR INDEX.

In order that the accounts in the Ledger may be more conveniently referred to, an alphabet or index is made by arranging the names of the accounts alphabetically, and placing opposite the name the number of the page on which the account may be found in the Ledger.

**NOTE.**—For the manner of ruling the above books, see pages 83 and 84

## AUXILIARY BOOKS.

A merchant's account may all be kept in the Day-book, Journal, and Ledger; but in most kinds of business, for the sake of abridging these books, it is found convenient to have other books. These vary in number according to the nature of the business, and are termed auxiliary books, and are as follows:—

**CASH-BOOK.**—For definition and manner of keeping this book, see pages 144–148.

**BILL-BOOK.**—For definition, &c., see pages 156 and 157.

**BANK-BOOK.**—For definition, &c., see pages 158 and 159.

**ACCOUNT-CURRENT BOOK.**—For definition of Account Current, see pages 160 and 161. The Account-current book contains simply copies of these accounts.

**ACCOUNT-SALES BOOK.**—For definition of Account Sales, see page 161. The Account-sales book contains copies of these accounts.

**SALES-BOOK.**—This is a book in which all sales of goods are entered at the time they are sold. After a purchaser has made his selection of goods they should be entered in this book, from which his bill is copied. His name and the sum total of the sale are transferred to the Day-book.

**INVOICE-BOOK.**—This is a book in which are copied all bills of goods purchased. It is sometimes made of coarse paper and the original invoices pasted into it.

**LETTER-BOOK.**—This book contains copies of all business-letters.

DEFINITION AND OBJECT OF ACCOUNTS.

FICTITIOUS ACCOUNTS.

**STOCK ACCOUNT** represents the merchant, and is made Dr. for what he owes when he commences business, and Cr. for what he carries into business. The difference between the Dr. and Cr. of this account is his net capital.

**PROFIT AND LOSS ACCOUNT** is kept to show the *gain or loss* arising from business, and is made Dr. for all losses and Cr. for all gains. The difference between the Dr. and Cr. is the net gain.

**INTEREST ACCOUNT** is kept to show the gain or loss on interest. It is made Dr. for all sums paid for interest, and Cr. for all sums received for interest. The difference between the Dr. and Cr. shows the gain or loss on interest.

**EXPENSE ACCOUNT** is kept to show how much has been paid for store expenses, such as clerk hire, store rent, freight, cartage, portorage, postage, &c. For all such expenses this account is made Dr.; the Cr. side contains nothing until the Books are balanced.

REAL ACCOUNTS.

**MERCHANDISE ACCOUNT.** This account is kept to show the gain or loss on goods bought and sold. It is made Dr. for the value of Merchandise on hand commencing business, and for the amount of all subsequent purchases; and Cr. for the amount of all sales. If the Merchandise is all sold, the difference between the Dr. and Cr. will be the gain or loss on Merchandise. If the goods are not all sold, the value of the balance remaining unsold should be placed on the Cr. side, and the difference will then be the gain or loss.

**REAL ESTATE ACCOUNT** is kept to show the gain or loss on real estate. It is made Dr. for its cost—as purchase money, repairs, taxes, &c., and Cr. for what it produces, either in rent or sales. If it is not all sold, the value of what remains unsold should be placed on the Cr. side of the account. The differ-



## DEFINITION AND OBJECT OF ACCOUNTS.

ence between the Dr. and Cr. will be the gain or loss on real estate.

**SHIPMENT OR CONSIGNMENT ACCOUNT** is kept to show the gain or loss on property consigned by the merchant to some person to sell on his account and risk. It is made Dr. for what the consignment costs him, that is, the value of the goods, freight, insurance, &c., and is made Cr. for the net proceeds of the sales. The difference between the Dr. and Cr. of this account is the gain or loss.

**JAMES HOLMES, CONSIGNMENT ACCOUNT**, is kept when goods are consigned by him to the merchant to be sold on his account and risk. It is made Dr. for all expenses you incur on account of the consignment, and Cr. for the amount of all sales. The difference between the Dr. and Cr. of this account is the net proceeds, and should be placed to the Cr. of Holmes' personal account.

**WHEAT ACCOUNT** is kept to show the gain or loss on wheat as a separate branch of business. It is made Dr. for all sums paid for wheat, and Cr. for all sums received for wheat. The Dr. side of this account showing the cost and the Cr. side what it has sold for, the difference between the two sides will of course show the gain or loss on wheat.

**CASH ACCOUNT** is kept to show the receipts and disbursements of cash. It is made Dr. for all receipts of cash, and Cr. for all disbursements. The difference between the Dr. and Cr. of this account is the amount of cash on hand.

**BANK ACCOUNT** is kept to show what money is deposited in the bank. It is made Dr. for all sums deposited, and Cr. for all sums drawn out. The difference between the Dr. and Cr. of this account is the sum you have remaining in the bank.

**BILLS RECEIVABLE ACCOUNT** is kept to show the amount of written obligations which you hold against other persons for the payment of money. It is made Dr. for all such bills when they are received, and Cr. for all that have been redeemed. The difference between the Dr. and Cr. of this account shows the amount of Bills you hold against other persons.

**BILLS PAYABLE ACCOUNT** is kept to show the amount of

## DIRECTIONS FOR JOURNALIZING.

written obligations given for the payment of money that have not been redeemed. It is made Dr. for the amount of all such bills when they are redeemed, and Cr. when they are given. The difference between the Dr. and Cr. of this account is the amount of your Bills that remain unpaid.

## DIRECTIONS FOR JOURNALIZING.

JOURNALIZING is ascertaining the proper Drs. and Crs. of every business transaction recorded in the Day-book, and writing them in the Journal. This requires a little thought. Whenever a transaction occurs, the Book-keeper should reflect for a moment, and see what part of the property is affected by that transaction, and then the accounts that represent that property are the accounts to be made Dr. and Cr. Every Dr. must have a corresponding Cr. of equal amount, and every Cr. must have a corresponding Dr. of equal amount. If the transaction takes from one part of your property and adds to another, the account from which it is taken is made Cr., and the one to which it is added is made Dr. Whenever you buy property, the account representing that property is made Dr. to what you give in payment for it; or, if you buy it on trust, it is Dr. to the person that trusted you; and when you sell that property it is made Cr. by what you receive in payment for it, or, if it is sold on credit, it is Cr. by the person trusted.

For example, if you buy Merchandise of Lee, Judson & Lee, on account, \$500, Merchandise would be Dr. to Lee, Judson & Lee, \$500, and Lee, Judson & Lee Cr. by Merchandise, \$500. If you pay them Cash for it, Cash would be Cr.; if your note, Bills Payable would be Cr. Or if you sell Merchandise on account to J. M. Demmon, he would be made Dr. to Merchandise, and Merchandise Cr. by J. M. Demmon. If he paid you Cash, Cash would be Dr.; or, gave you his note, Bills Receivable would be Dr. If you give your note to Lee, Judson & Lee on account, they would be made Dr. to Bills Payable, and Bills Payable Cr. by Lee, Judson & Lee. When

## DIRECTIONS FOR JOURNALIZING.

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you redeem that note with cash, Bills Payable would be Dr. to Cash, and Cash Cr. by Bills Payable. If J. M. Demmon gives you his note on account, Bills Receivable would be made Dr. to J. M. Demmon, and J. M. Demmon Cr. by Bills Receivable. When he redeems that note with cash, Cash would be Dr. to Bills Receivable, and Bills Receivable Cr. by Cash.

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## DIRECTIONS FOR POSTING.

POSTING is transferring the business transactions from the Journal and placing them under their respective heads in the Ledger. Commence with the first transaction recorded in the Journal: suppose, for example, it is Joseph M. Demmon Dr. to Merchandise. You will first turn to Joseph M. Demmon's account in the Ledger, and enter on the Dr. side of his account, To Merchandise (entering the date, journal page, and amount, as directed on page 71), then make a check-mark opposite the name in the Journal, to signify that it has been posted; then turn to the Merchandise Account, and enter on the Cr. side By Joseph M. Demmon, entering the date, journal page, and amount, and making the check-mark as in the preceding entry. It will be observed, in making an entry in the Ledger, that the account to be debited is made Dr. to the account that is to be credited for the same amount, and the account to be credited is made Cr. by the account debited.

Where there is more than one Dr. or Cr. in the same transaction, the expression used in posting is To or By Sundries.

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## TO THE PUPIL.

After becoming familiar with the instructions given on the preceding pages, and tracing through the examples on the five following pages, you may copy the Day-Book, commencing on page 178, in your blank Day-Book; then lay aside the printed book, and on a sheet of waste paper journalize the Day-Book entries according to the directions previously given, then compare with the printed Journal to see if you have journalized correctly; then post to the Ledger as above directed, independent of the printed book, and make out your Trial Balance and Balance Sheet as directed on pages 228 and 229.

# GENERAL RULE FOR JOURNALIZING.

THE thing received, or person trusted, is made Dr. "To" the thing parted with, or person who trusts you; and the thing parted with, or person who trusts you, is made Cr. "By" the thing received, or person trusted.

Profit and Loss is made Dr. for all losses, and Cr. for all gains. Every Dr. must have a Cr. of equal amount, and every Cr. must have a Dr. of equal amount.

## EXERCISES IN JOURNALIZING.

<i>Transactions.</i>	<i>Journalized.</i>
Sold D. W. Clark, on acct., mdse., \$200.	D. W. Clark, Dr., \$200. Mdse., Cr., \$200.
Bot. of D. W. Clark, on acct., mdse., \$200.	Mdse., Dr., \$200. D. W. Clark, Cr., \$200.
D. W. Clark has paid me cash, on acct., \$200.	Cash, Dr., \$200. D. W. Clark, Cr., \$200.
Paid D. W. Clark cash, on acct., \$200.	D. W. Clark, Dr., \$200. Cash, Cr., \$200.
Sold W. W. Hart, on his note, 30 days, mdse., \$175.	Bills Receivable, Dr., \$175. Mdse., Cr., \$175.
Bot. of W. W. Hart, on my note, 60 days, mdse., \$250.	Mdse., Dr., \$250. Bills Payable, Cr., \$250.
W. W. Hart has paid his note, in cash, \$175.	Cash, Dr., \$175. Bills Receivable, Cr., \$175.
Paid my note to W. W. Hart, in cash, \$250.	Bills Payable, Dr., \$250. Cash, Cr., \$250.
Sold J. H. Holmes mdse., \$450. Received in payment his note for \$250, and cash for the balance, \$200.	Bills Receivable, Dr., \$250. Cash, Dr., \$200. Mdse., Cr., \$450.
Bot. of J. H. Holmes mdse., \$500. Gave in payment my note for \$250, and cash for the balance, \$250.	Mdse., Dr., \$500. Bills Payable, Cr., \$250. Cash, Cr., \$250.
Exchanged the above notes with Holmes, \$250.	Bills Payable, Dr., \$250. Bills Receivable, Cr., \$250.
Bot. of J. Dunning his house and lot on Spring-street, \$2000. Gave in payment cash, \$1000, mdse., \$500, and my note for the balance, \$500.	Real Estate, Dr., \$2000. Cash, Cr., \$1000. Mdse., Cr., \$500. Bills Payable, Cr., \$500.
Sold my house and lot on Spring-street for \$2500. Received in payment S. S. Clark's note, 3 months, \$1000, cash \$1000, and mdse. for the balance, \$500.	Bills Receivable, Dr., \$1000. Cash, Dr., \$1000. Mdse., Dr., \$500. Real Estate, Cr., \$2500.
The Commercial Bank has discounted S. S. Clark's note for \$1000. Discount, \$17.50; cash received, \$982.50.	Cash, Dr., \$982.50. Interest, Dr., \$17.50. Bills Receivable, Cr., \$1000.

# BOOK-KEEPING.

## Transactions.

Holmes & Co., New York, consigned an invoice of goods to me, to be sold on their account, \$575. I have paid for freight and charges, in cash, \$34.

I have consigned goods to Holmes & Co., New York, to be sold on my account, invoiced \$645. Paid freight and cartage on do. in cash, \$36.50, and gave my note for insurance on do., \$19.35.

Sold Holmes & Co.'s goods for \$650. Received in payment P. Almy's note for \$300, and cash for balance, \$350.

Received an account sales of goods consigned to Holmes & Co., New York. Net proceeds amount to \$716.

P. Almy has paid his note, with interest. Note, \$300; interest, \$5.25—\$305.25.

Holmes & Co., New York, have remitted me a Bill of Exchange on James Anderson, for \$716.

Bot. of J. Jones & Co., for cash, a draft on New York for \$583.50, at a premium of  $\frac{1}{4}$  of 1 per cent, \$2.92, which I have remitted to Holmes & Co., New York.

Dean Tisdale has made a draft on me at 30 days' sight, which I have accepted, for \$125.

Paid D. Tisdale's draft on me as follows: in merchandise, \$75, and gave him an order on W. W. Hart for \$50.

John Doe has failed, and I have sold the note I held against him, of \$250, for \$100. Received in payment cash.

Bot. a quantity of broadcloth, in company with B. Harford, \$250. Paid cash for my half, \$125.

Bot. of W. W. Ely for cash, 100 bbls. of flour, for \$650, which I immediately sold for \$750.

Bot. of F. Cate, for cash, 2000 lbs. of tallow, for \$160, which I immediately sold for \$140.

Commenced business with cash, \$2000.

Commenced business with cash, \$1000, mdse., \$1000, and notes against sundry persons, \$500.

Commenced business with cash, \$500, mdse., \$500, notes against sundry persons, \$500, real estate, valued at \$1000; and owe D. Hood, on acct., \$250, sundry persons on notes, \$500.

Commenced business with cash, \$800, mdse., which I bought as follows: of Stewart & Co., on account, \$1700, of Bowen & McNamee, on my note at 60 days, \$1500.

## Journalized.

Holmes & Co.'s consignment, Dr., \$34.  
Cash, Cr., \$34.

Consignment to New York, Dr., \$700.85.  
Mdse., Cr., \$645. Cash, Cr., \$36.50. Bills Receivable, Cr., \$19.35.

Bills Receivable, Dr., \$300. Cash, Dr., \$350. Holmes & Co.'s consignment, Cr., \$650.

Holmes & Co., Dr., \$716. Consignment to New York, Cr., \$716.

Cash, Dr., \$305.25. Bills Receivable, Cr., \$300. Interest, Cr., \$5.25.

Bills Receivable, Dr., \$716. Holmes & Co., Cr., \$716.

Holmes & Co., Dr., \$583.50. Interest, Dr., \$2.92. Cash, Cr., \$586.42.

Dean Tisdale, Dr., \$125. Bills Payable, Cr., \$125.

Bills Payable, Dr., \$125. Mdse., Cr., \$75. W. W. Hart, Cr., \$50.

Cash, Dr., \$100. Profit and Loss, Dr., \$150. Bills Receivable, Cr., \$250.

Mdse. Co. A, Dr., \$125. Cash, Cr., \$125.

Cash, Dr., \$100. Profit and Loss, Cr., \$100.

Profit and Loss, Dr., \$20. Cash, Cr., \$20.

Cash, Dr., \$2000. Stock, Cr., \$2000.

Cash, Dr., \$1000. Mdse., Dr., \$1000. Bills Receivable, Dr., \$500. Stock, Cr., \$2500.

Cash, Dr., \$500. Mdse., Dr., \$500. Bills Receivable, Dr., \$500. Real Estate, Dr., \$1000. Stock, Cr., \$2500. Stock, Dr., \$750. D. Hood, Cr., \$250. Bills Payable, Cr., \$500.

Cash, Dr., \$800. Mdse., Dr., \$3200. Stock, Cr., \$4000. Stock, Dr., \$3200. Stewart & Co., Cr., \$1700. Bills Payable, Cr., \$1500.

# EXAMPLES.

## DAY-BOOK ENTRY.

*Lyons, Nov. 1st, 1850.*

Sold Isaac H. Jameson on Acct. Mdse. per S. B. page 1			500	00
Bot. of J. Hamilton/ Mdse. per S. B. page 1 \$800				
Gave in payment my Note at 4 months for	500	00		
Cash for the Balance	300	00	800	00

(JOURNALIZED.)

*Lyons, Nov. 1st, 1850.*

✓ Isaac H. Jameson/	Dr.	500	00		
✓ To Merchandise/				500	00
✓ Merchandise/	Dr.	800	00		
✓ To Bills Payable/				500	00
✓ " Cash				300	00
The last entry is commonly expressed in the Journal as follows:					
✓ Merchandise Dr. to Sundries		800	00		
✓ To Bills Payable				500	00
✓ " Cash				300	00

The expression "Sundries," as here used, seems to be superfluous, and often confuses the learner, who gets the impression that there should be such an account as "Sundries" in the Ledger. We have, therefore, in the following set of Books, adopted the first method of expressing the Journal entries.

(POSTED.)

Dr.

Isaac H. Jameson

Cr.

Month.	Day.	Entry.	Journal page.	Dollars.	Cents.	Month.	Day.	Entry.	Journal page.	Dollars.	Cents.
1850 Nov.	1	To Merchandise		500	00						

Dr.

Merchandise

Cr.

1850 Nov.	1	To Sundries		800	00	1850 Nov.	1	By Sears H. Jameson		500	00
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DAY-BOOK, OR BLOTTER.

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DOUBLE ENTRY.

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*Lyons, Monday, April 2d, 1849.*

*I commence business with the following effects:*

<i>Merchandise per Inventory</i>	<i>5,214</i>	<i>36</i>		
<i>Cash</i>	<i>2,500</i>	<i>00</i>		
<i>Notes against Sundry Persons</i>	<i>2,300</i>	<i>00</i>		
<i>Benjamin Cone owes me on Acc.</i>	<i>850</i>	<i>00</i>	<i>10,864</i>	<i>36</i>

*I owe as follows:*

<i>Lee, Judson &amp; Lee on Acc.</i>	<i>475</i>	<i>50</i>		
<i>Pierce &amp; Wilson " "</i>	<i>287</i>	<i>50</i>	<i>763</i>	<i>00</i>

*April 4th.*

<i>Bot. of Surdam, Reed &amp; Co.</i>				
<i>on my Note at 4 mo.</i>				
<i>Mdso. per S. B. page 1</i>			<i>541</i>	<i>30</i>
<i>Bot. of George W. Betts &amp; Co.</i>				
<i>on my Note at 6 months</i>				
<i>Mdso. per S. B. page 1</i>			<i>634</i>	<i>96</i>

*April 9th.*

<i>Sold Joseph M. Demmon on Account</i>				
<i>Mdso. per S. B. page 1</i>			<i>239</i>	<i>18</i>

*April 12th.*

<i>Sold Jameson, Willard &amp; Co.</i>				
<i>on Note at 6 mo.</i>				
<i>Mdso. per S. B. page 1</i>			<i>201</i>	<i>43</i>

*April 14th.*

<i>Sold J. Adams &amp; Son for Cash</i>				
<i>Mdso. per S. B. page 1</i>			<i>221</i>	<i>88</i>

Lyons, Monday, April 16th, 1849. <sup>9</sup>

Sold Chas. D. Campbell on Acct. Mdse. per S. B. page 1			602	82
Sold A. F. Hovey for Cash 1 Piece Carpeting 94 Yds. .94			85	54
— April 19th. —				
Bot. of Henry H. Smith on Acct. Mdse. per S. B. page 2			213	14
Sold Jos. M. Demmon on Acct. Mdse. per S. B. page 2			154	46
— April 20th. —				
Dep. Cash in Bank of Geneva			2,000	00
— April 23d. —				
Sold Henry B. Holbrook on Acct. Mdse. per S. B. page 3			167	50
— April 25th. —				
Bot. of F. & H. Mirick 400 Bbls. S. F. Flour 5.00			2,000	00
Gave in Payment a Check on Bank of Geneva for	1,000	00		
My Note at 30 days for Balance	1,000	00	2,000	00
— April 26th. —				
Received per Boat C. Demmon, Jones master, from Uliva, an Invoice of Wadding Consigned to me by H. H. Smith, to be Sold on his Acct. Amounting per Invoice to \$170.80				
Paid Cash for Freight, Cart. &c.			48	75

Lyons, Thursday, April 26th, 1849. <sup>3</sup>

Sold F. C. Dickson on Acct. Mdse. per S. B. page 3				24	75
Shipped per Boat W. H. Sisson, Dunn master, and Consigned to Clark & Coleman, New York, to be Sold on my Acct., 400 Bbls. S. F. Flour 5.00	2,000	00			
Paid Cash for Freight, Cart. &c.	205	25	2,205	25	
Sold Chs. D. Campbell on Acct. 1 Bale Ticking 450 Yds. .15 1 Case Satinets 600 " .62½	67	50			
	375	00	442	50	
— April 30th. —					
Accepted Loe, Judson & Lee's Draft on me in favor of Tisdale at 10 days sight for				475	50
Sold J. Adams & Son for Cash Mdse. per S. B. page 4				164	50
Cash Sales of Mdse. this month				896	58
Paid Cash for Store Expenses this month per Expense Book				124	00
Deposited Cash in Bank of Geneva				500	00

Lyons, Tuesday, May 1st, 1849.

Bot. of Carleton, Frothingham & Co. on Acct. Mds. per S. B. page 2				496	00
May 3d.					
Bot. in Company with R. O. Fulton 5,000 lbs. Wool at .25 \$1,250.00 Each to share equally in the Gain or Loss. For conducting the Business I am to receive a Com- mission of 5 per cent. on all sold. Paid Cash for my half		625	00		
Robt. O. Fulton's half		625	00	1,250	00
May 5th.					
Sold Jameson, Willard & Co. on Account Mds. per S. B. page 4				227	00
May 7th.					
Sold Chas. D. Campbell on Acct. 2 Bales H. H. Smith's Wadding, 1,200 Yds. 3½				42	00
May 8th.					
Sold H. B. Holbrook on Acct. Mds. per S. B. page 5				352	75
May 10th.					
Sold Jos. M. Demmon on Acct. 1 Piece Bro. Cloth 25 Yds. 4.00		100	00		
2 ,, Cassimere 56 ,, 2.00		112	00	212	00

*Lyons, Monday, May 14th, 1849.*

Paid in cash Leo, Judson & Leo's Draft on me at 10 days' sight, Accepted 30th April			475	50
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Sold E. Hamilton on his Note at 4 months Adse. per S. B. page 6			427	00
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— May 15th. —

Sold Aaron Erickson for Cash 5,000 lbs. Co. A's Wool .31			1,550	00
Paid Cash for Packing, Cart. &c.	5	25		
My Commission	77	50	82	75

— May 16th. —

Received of Charles D. Campbell Cash on Acct.			500	00
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Sold J. Adams & Son for Cash Adse. per S. B. page 7			250	00
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Made up an Acct. Sales Co. A's Wool. Total Sales 1,550.00				
Cost, Charges, &c. 1,332.75				
Net Gain			217.25	

My half of which is	108	62		
Robt. O. Fulton's half is	108	63	217	25

— May 18th. —

Bot. of H. J. & M. S. Leach 200 Blts. Flour 4.75 950.00				
Gave in Payment a Draft on Benj. Cons for	350	00		
Cash for the Balance	100	00	950	00

Lyons, Monday, May 21st, 1849. <sup>6</sup>

Sold Dewey & Wells for Cash Mdse. per S. B. page 2	22	65
— May 22d. —		
Received of Joseph M. Demmon/ Cash on Account	100	00
Sold Franklin S. Clarke on Acct. 10 Bbls. S. F. Flour 5.50	55	00
— May 24th. —		
Paid Carleton & Frothingham's Draft on me at sight for	496	70
— May 26th. —		
Received from Clarke & Coleman an Acct. Sales of Flour Con- signed to them April 23th Net proceeds \$2,775.00 For which they have remitted a Check on Bank of Geneva for	2,775	00
— May 29th. —		
Sold Dean & Burdick for Cash Mdse. per S. B. page 3	103	50
— May 31st. —		
Cash Sales this month amount to	2,000	62
Paid Store Expenses in Cash	250	75
Deposited Cash in Bank of Geneva	1,000	00
Paid Cash for Family Expenses, &c.	124	20
Paid my Note passed to J. & H. Mirick April 23d	1,000	00

7 Lyons, Friday, June 1st, 1849.

<i>Sold Jameson, Willard &amp; Co.</i>			
1 Piece Carpeting 87 Yds.	1.00	87	00
6 Yds. Oil Cloth	.75	4	50
			91 50
<i>Sold Henry R. Holbrook on Acct.</i>			
<i>the remainder of H. H. Smith's</i>			
<i>Wadding for</i>			
			175 00
<i>June 2d.</i>			
<i>Sold Charles Clark for Cash</i>			
190 Bbls. S. F. Flour	5.25		997 50
<i>Made up an Acct. Sales H. H.</i>			
<i>Smith's Consignment</i>			
Total Sales	217.00		
Charges Posted	18.75		
My Commission at 5 per cent.		8	75
H. H. Smith's net proceeds		189	50
			198 25
<i>June 4th.</i>			
<i>Sold Chas. D. Campbell on Acct.</i>			
1 Piece Carpeting 96 Yds.	1.00	96	00
1 " do. 79 "	.75	59	25
			155 25
<i>Received of Henry R. Holbrook</i>			
<i>Cash on Account</i>			
			250 00
<i>June 5th.</i>			
<i>Paid in Cash my Note, paid</i>			
<i>April 4th to G. W. Betts &amp; Co.</i>			
<i>at 6 months</i>			
		646	44
Discount allowed		18	53
			534 96
<i>Paid Isaac C. Dickson Cash</i>			
			25 00



Lyons, Wednesday, June 8th, 1849. <sup>3</sup>

Bot. of J. & H. Mirick for Cash				
250 Bbls. Flour 5.00	1,250.00			
Which I have sold to Clark &				
Colman, N. Y. at 5.50	1,375.00			
Recd. in Paymt. Mdse. per J. B.	1,000	00		
Their Draft on J. Cole at 10 days	375	00	1,375	00
— June 10th. —				
Sold James H. Gillet on his				
Note at 4 months				
Mdse. per J. B. page 4			480	00
— June 12th. —				
Bot. of J. M. Demmon a House				
and Lot on Broad-st. for 1,600.00				
Gave in payment Cash	200	00		
E. Hamilton's Note Received				
May 14th for	427	00		
Check on Bank of Geneva for	500	00		
The Balance on Account	473	00	1,600	00
— June 15th. —				
Received of Franklin S. Clarke				
Cash to Balance Account			55	00
Henry B. Holbrook has accepted my				
Draft on him at 10 d. sight for			250	00
— June 18th. —				
The Bank of Geneva has Dis-				
counted the Note received from				
J. H. Gillett June 10th at 4 m.				
Cash Received	469	27		
Discount allowed	10	73	480	00

<sup>9</sup> Lyons, Wednesday, June 20th, 1849.

Sold H. W. Potter my House and Lot on Broad-st. for \$2,000.00				
Received in payment Cash	1,000	00		
" Adse. per F. B. page 3	1,000	00	2,000	00
June 23d.				
Bot. at Auction for Cash a quantity of Merchandise for \$250.00 and immediately sold it for 300.00			50	00
June 25th.				
Samuel Sampson has paid his Note with interest, given March 2d, 1849, at 3 months for	1,000	00		
Interest 3 months and 4 days	18	27	1,018	27
Shipped per Boat Rochester, Holmes master, and Consigned to F. S. Bogue, Albany, 100 Bbls. S. F. Flour, Bot. of H. F. & M. S. Leach on my Note at 30 days	550	00		
Paid Freight and Cart. in Cash	52	00	602	00
June 26th.				
Joseph M. Demmon has paid his Note with interest given March 24th, 1849, at 3 months for	300	00		
Interest 3 months and 3 days	5	43	305	43
June 28th.				
Henry B. Hollbrook has paid my Draft on him, accepted June 15th at 10 days' sight for			250	00

Lyons, Thursday, June 28th, 1849. <sup>10</sup>

Bought of H. H. Smith on Acct. Maso. per J. B. page 1			173	50
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June 29th.

Benjamin Cone has paid his Note with interest, given March 26th, 1849, at 3 months for	1,000	00		
Interest	18	08	1,018	08

June 30th.

Cash Sales this month amount to			1,260	00
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Paid Store Expenses in Cash per Expense Book			275	50
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Paid Cash for Family Expenses, &c.			98	00
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Isaac C. Dickson's Salary 3 months' service as Clerk 50.00			150	00
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**Memorandum.**

Balance of Merchandise unsold as  
per Inventory taken June 30th,  
1849, amounts to \$978.34



JOURNAL.

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DOUBLE ENTRY.

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*Lyons, Monday, April 2d, 1849.*

2	Merchandise		5,214	36		
3	Cash		2,500	00		
4	Bills Receivable		2,300	00		
5	Benjamin Cone		850	00		
1	To Stock				10,864	36
1	Stock		763	00		
5	To Lee, Judson & Lee				475	50
6	" Pierce & Wilson				287	50
<hr/> April 4th. <hr/>						
2	Merchandise	Dr.	544	30		
6	To Bills Payable				544	30
2	Merchandise	Dr.	634	96		
6	To Bills Payable				634	96
<hr/> April 9th. <hr/>						
7	Joseph M. Demmon	Dr.	239	18		
2	To Merchandise				239	18
<hr/> April 12th. <hr/>						
4	Bills Receivable	Dr.	204	43		
2	To Merchandise				204	43
<hr/> April 14th. <hr/>						
3	Cash	Dr.	221	88		
2	To Merchandise				221	88
<hr/> April 16th. <hr/>						
3	Charles D. Campbell	Dr.	602	82		
2	To Merchandise				602	82
			14,068	93	14,068	93

Lyons, Monday, April 16th, 1849. <sup>2</sup>

Cash	Dr.	85	54		
To Merchandise				85	54
April 19th.					
Merchandise	Dr.	213	14		
To H. H. Smith				213	14
Joseph M. Demmon	Dr.	154	46		
To Merchandise				154	46
April 20th.					
Bank of Geneva	Dr.	2,000	00		
To Cash				2,000	00
April 23d.					
H. B. Holbrook	Dr.	167	50		
To Merchandise				167	50
April 25th.					
Flour	Dr.	2,000	00		
To Bank of Geneva				1,000	00
" Bills Payable				1,000	00
April 26th.					
H. H. Smith's Consignment	Dr.	18	75		
To Cash				18	75
J. C. Dickson	Dr.	24	75		
To Merchandise				24	75
April 27th.					
Consignment to New York	Dr.	2,205	25		
To Flour				2,000	00
" Cash				205	25
		6,869	39	6,869	39

3 Lyons, Friday, April 27th, 1849.

Charles D. Campbell To Merchandise	Dr.	442	50	442	50
<hr/> April 30th. <hr/>					
Lee, Judson & Lee To Bills Payable	Dr.	475	50	475	50
Cash To Merchandise	Dr.	164	50	164	50
Cash To Merchandise	Dr.	896	58	896	58
Expense Account To Cash	Dr.	124	00	124	00
Bank of Geneva To Cash	Dr.	500	00	500	00
		2,603	08	2,603	08



Lyons, Tuesday, May 1st, 1849.

Merchandise	Dr.	496	00		
To Carleton, Frothingham & Co.				496	00
May 3d.					
Merchandise Co. A	Dr.	1,250	00		
To Cash				625	00
" Robert O. Fulton				625	00
May 5th.					
Samson, Willard & Co.	Dr.	227	00		
To Merchandise				227	00
May 7th.					
Charles D. Campbell	Dr.	42	00		
To H. H. Smith's Consign.				42	00
May 8th.					
H. B. Holbrook	Dr.	352	75		
To Merchandise				352	75
May 10th.					
Joseph M. Demmon	Dr.	212	00		
To Merchandise				212	00
May 14th.					
Bills Payable	Dr.	475	50		
To Cash				475	50
Bills Receivable	Dr.	427	00		
To Merchandise				427	00
May 15th.					
Cash	Dr.	1,550	00		
To Merchandise Co. A				1,550	00
		5,032	25	5,032	25

Lyons, Tuesday, May 15th, 1849.

Ch. Louis E. A.	Dr.	82	75		
To Cash				5	25
" Commission				77	50
<hr/> May 16th <hr/>					
Cash	Dr.	500	00		
To Chas. D. Campbell				500	00
Cash	Dr.	250	00		
To Merchandise				250	00
Merchandise Co. A	Dr.	247	25		
To Profit & Loss				108	63
" R. C. Fulton				108	63
<hr/> May 18th <hr/>					
Flour	Dr.	950	00		
To Benjamin Cone				850	00
" Cash				100	00
<hr/> May 21st <hr/>					
Cash	Dr.	22	65		
To Merchandise				22	65
<hr/> May 22d <hr/>					
Cash	Dr.	100	00		
To J. M. Dominion				100	00
Franklin S. Clarke	Dr.	55	00		
To Flour				55	00
		2,477	65	2,477	65

Lyon, Thursday, May 24th, 1849. <sup>6</sup>

Carlton, Frothingham & Co. Dr.	496	00		
To Cash			496	00
<hr/> May 26th. <hr/>				
Cash Dr.	2,775	00		
To Consignmt. N. York			2,775	00
<hr/> May 29th. <hr/>				
Cash Dr.	103	50		
To Merchandise			103	50
<hr/> May 31st. <hr/>				
Cash Dr.	2,000	62		
To Merchandise			2,000	62
Expense Account Dr.	250	75		
To Cash			250	75
Bank of Geneva Dr.	1 000	00		
To Cash			1,000	00
Private Account Dr.	124	00		
To Cash			124	00
Bills Payable Dr.	1,000	00		
To Cash			1,000	00
	<hr/> 7,749	<hr/> 87	<hr/> 7,749	<hr/> 87

*Lyons, Friday, June 1st, 1849.*

<i>Samson, Willard &amp; Co.</i>	<i>Dr.</i>	<i>91 50</i>		
<i>To Merchandise</i>			<i>91 50</i>	
<i>H. B. Holbrook</i>	<i>Dr.</i>	<i>175 00</i>		
<i>To H. H. Smith's Consign.</i>			<i>175 00</i>	
<hr/> <i>June 2d.</i> <hr/>				
<i>Cash</i>	<i>Dr.</i>	<i>997 50</i>		
<i>To Flour</i>			<i>997 50</i>	
<i>H. H. Smith's Consignment</i>	<i>Dr.</i>	<i>198 25</i>		
<i>To Commission</i>			<i>8 75</i>	
<i>" H. H. Smith</i>			<i>189 50</i>	
<hr/> <i>June 4th.</i> <hr/>				
<i>Charles D. Campbell</i>	<i>Dr.</i>	<i>155 25</i>		
<i>To Merchandise</i>			<i>155 25</i>	
<i>Cash</i>	<i>Dr.</i>	<i>250 00</i>		
<i>To H. B. Holbrook</i>			<i>250 00</i>	
<hr/> <i>June 5th.</i> <hr/>				
<i>Bills Payable</i>	<i>Dr.</i>	<i>634 96</i>		
<i>To Cash</i>			<i>616 44</i>	
<i>" Interest</i>			<i>18 52</i>	
<i>Isaac C. Dickson</i>	<i>Dr.</i>	<i>25 00</i>		
<i>To Cash</i>			<i>25 00</i>	
		<i>2,547 50</i>	<i>2,547 50</i>	

Lyons, Friday, June 8th, 1849.

8

Merchandise	Dr.	1,000	00		
Bills Receivable	"	375	00		
To Cash				1,250	00
" Profit & Loss				125	00
June 10th.					
Bills Receivable	Dr.	480	00		
To Merchandise				480	00
June 10th.					
Real Estate	Dr.	1,600	00		
To Cash				200	00
" Bills Receivable				427	00
" Bank of Geneva				500	00
" J. M. Demmon				473	00
June 15th.					
Cash	Dr.	55	00		
To Franklin S. Clarke				55	00
Bills Receivable	Dr.	250	00		
To H. B. Holbrook				250	00
June 13th.					
Cash	Dr.	469	27		
Interest	"	10	73		
To Bills Receivable				480	00
June 20th.					
Cash	Dr.	1,000	00		
Merchandise	"	1,000	00		
To Real Estate				2,000	00
		6,240	00	6,240	00

<sup>9</sup> Lyons, Saturday, June 23d, 1849.

Cash	Dr.	50	00		
To Profit & Loss				50	00
<hr/> June 25th. <hr/>					
Cash	Dr.	1,018	27		
To Bills Receivable				1,000	00
" Interest				18	27
Consignment to Albany	Dr.	602	00		
To Bills Payable				550	00
" Cash				52	00
<hr/> June 26th. <hr/>					
Cash	Dr.	305	43		
To Bills Receivable				300	00
" Interest				5	43
<hr/> June 28th. <hr/>					
Cash	Dr.	250	00		
To Bills Receivable				250	00
Merchandise	Dr.	173	50		
To H. H. Smith				173	50
<hr/> June 29th. <hr/>					
Cash	Dr.	1,018	08		
To Bills Receivable				1,000	00
" Interest				18	08
<hr/> June 30th. <hr/>					
Cash	Dr.	1,260	00		
To Merchandise				1,260	00
		4,677	28	4,677	28

Lyons, Saturday, June 30th, 1849. <sup>10</sup>

Expense Account	Dr.	275	50		
To Cash				275	50
Private Account	Dr.	98	00		
To Cash				98	00
Expense Account	Dr.	150	00		
To Isaac C. Dickson				150	00
		523	50	523	50





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DOUBLE ENTRY.

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<sup>3</sup> Lyons, Friday, April 27<sup>th</sup>, 1849.

Charles D. Campbell	Dr.	442	50		
To Merchandise				442	50
<hr/> April 30 <sup>th</sup> . <hr/>					
Lee, Judson & Lee	Dr.	475	50		
To Bills Payable				475	50
Cash	Dr.	164	50		
To Merchandise				164	50
Cash	Dr.	896	58		
To Merchandise				896	58
Expense Account	Dr.	124	00		
To Cash				124	00
Bank of Geneva	Dr.	500	00		
To Cash				500	00
		2,603	08	2,603	08

*Lyons, Tuesday, May 1st, 1849.*

<i>Merchandise</i>	<i>Dr.</i>	496	00		
<i>To Carleton, Frothingham &amp; Co.</i>				496	00
<i>May 3d.</i>					
<i>Merchandise Co. A</i>	<i>Dr.</i>	1,250	00		
<i>To Cash</i>				625	00
<i>" Robert O. Fulton.</i>				625	00
<i>May 5th.</i>					
<i>Jameson, Willard &amp; Co.</i>	<i>Dr.</i>	227	00		
<i>To Merchandise</i>				227	00
<i>May 7th.</i>					
<i>Charles D. Campbell</i>	<i>Dr.</i>	42	00		
<i>To H. H. Smith's Consign.</i>				42	00
<i>May 8th.</i>					
<i>H. B. Holbrook</i>	<i>Dr.</i>	352	75		
<i>To Merchandise</i>				352	75
<i>May 10th.</i>					
<i>Joseph M. Demmon</i>	<i>Dr.</i>	212	00		
<i>To Merchandise</i>				212	00
<i>May 14th.</i>					
<i>Bills Payable</i>	<i>Dr.</i>	475	50		
<i>To Cash</i>				475	50
<i>Bills Receivable</i>	<i>Dr.</i>	427	00		
<i>To Merchandise</i>				427	00
<i>May 15th.</i>					
<i>Cash</i>	<i>Dr.</i>	1,550	00		
<i>To Merchandise Co. A</i>				1,550	00
		5,032	25	5,032	25

*Lyons, Tuesday, May 15th, 1849.*

<i>Merchandise Co. A</i>	<i>Dr.</i>	<i>82</i>	<i>75</i>		
<i>To Cash</i>				<i>5</i>	<i>25</i>
<i>" Commission</i>				<i>77</i>	<i>50</i>
<hr/> <i>May 16th.</i> <hr/>					
<i>Cash</i>	<i>Dr.</i>	<i>500</i>	<i>00</i>		
<i>To Chas. D. Campbell</i>				<i>500</i>	<i>00</i>
<i>Cash</i>	<i>Dr.</i>	<i>250</i>	<i>00</i>		
<i>To Merchandise</i>				<i>250</i>	<i>00</i>
<i>Merchandise Co. A</i>	<i>Dr.</i>	<i>217</i>	<i>25</i>		
<i>To Profit &amp; Loss</i>				<i>108</i>	<i>63</i>
<i>" R. O. Fulton</i>				<i>108</i>	<i>63</i>
<hr/> <i>May 18th</i> <hr/>					
<i>Flour</i>	<i>Dr.</i>	<i>950</i>	<i>00</i>		
<i>To Benjamin Cons'</i>				<i>850</i>	<i>00</i>
<i>" Cash</i>				<i>100</i>	<i>00</i>
<hr/> <i>May 21st.</i> <hr/>					
<i>Cash</i>	<i>Dr.</i>	<i>22</i>	<i>65</i>		
<i>To Merchandise</i>				<i>22</i>	<i>65</i>
<hr/> <i>May 22d.</i> <hr/>					
<i>Cash</i>	<i>Dr.</i>	<i>100</i>	<i>00</i>		
<i>To F. M. Demmon</i>				<i>100</i>	<i>00</i>
<i>Franklin S. Clarke</i>	<i>Dr.</i>	<i>55</i>	<i>00</i>		
<i>To Flour</i>				<i>55</i>	<i>00</i>
		<i>2,177</i>	<i>65</i>	<i>2,177</i>	<i>65</i>

*Lyons, Thursday, May 24th; 1849.* <sup>6</sup>

<i>Carlton, Frothingham &amp; Co.</i>	<i>Dr.</i>	496	00		
<i>To Cash</i>				496	00
<hr/> <i>May 26th.</i> <hr/>					
<i>Cash</i>	<i>Dr.</i>	2,775	00		
<i>To Consignmt. N. York</i>				2,775	00
<hr/> <i>May 29th.</i> <hr/>					
<i>Cash</i>	<i>Dr.</i>	103	50		
<i>To Merchandise</i>				103	50
<hr/> <i>May 31st.</i> <hr/>					
<i>Cash</i>	<i>Dr.</i>	2,000	62		
<i>To Merchandise</i>				2,000	62
<i>Expense Account</i>	<i>Dr.</i>	250	75		
<i>To Cash</i>				250	75
<i>Bank of Geneva</i>	<i>Dr.</i>	1 000	00		
<i>To Cash</i>				1,000	00
<i>Private Account</i>	<i>Dr.</i>	124	00		
<i>To Cash</i>				124	00
<i>Bills Payable</i>	<i>Dr.</i>	1,000	00		
<i>To Cash</i>				1,000	00
		7,749	87	7,749	87

*Lyons, Friday, June 1st, 1849.*

<i>Samson, Willard &amp; Co.</i>	<i>Dr.</i>	<i>91 50</i>		
<i>To Merchandise</i>			<i>91 50</i>	
<i>H. B. Holbrook</i>	<i>Dr.</i>	<i>175 00</i>		
<i>To H. H. Smith's Consign.</i>			<i>175 00</i>	
<hr/> <i>June 2d.</i> <hr/>				
<i>Cash</i>	<i>Dr.</i>	<i>997 50</i>		
<i>To Flour</i>			<i>997 50</i>	
<i>H. H. Smith's Consignment</i>	<i>Dr.</i>	<i>198 25</i>		
<i>To Commission</i>			<i>8 75</i>	
<i>" H. H. Smith</i>			<i>189 50</i>	
<hr/> <i>June 4th.</i> <hr/>				
<i>Charles D. Campbell</i>	<i>Dr.</i>	<i>155 25</i>		
<i>To Merchandise</i>			<i>155 25</i>	
<i>Cash</i>	<i>Dr.</i>	<i>250 00</i>		
<i>To H. B. Holbrook</i>			<i>250 00</i>	
<hr/> <i>June 5th.</i> <hr/>				
<i>Bills Payable</i>	<i>Dr.</i>	<i>634 96</i>		
<i>To Cash</i>			<i>616 44</i>	
<i>" Interest</i>			<i>18 52</i>	
<i>Isaac C. Dickson</i>	<i>Dr.</i>	<i>25 00</i>		
<i>To Cash</i>			<i>25 00</i>	
		<i>2,517 50</i>	<i>2,517 50</i>	

Lyons, Friday, June 8th, 1849.

8

Merchandise	Dr.	1,000	00		
Bills Receivable	"	375	00		
To Cash				1,250	00
" Profit & Loss				125	00
— June 10th. —					
Bills Receivable	Dr.	480	00		
To Merchandise				480	00
— June 10th. —					
Real Estate	Dr.	1,600	00		
To Cash				200	00
" Bills Receivable				427	00
" Bank of Geneva				580	00
" J. M. Demmon				473	00
— June 15th. —					
Cash	Dr.	55	00		
To Franklin S. Clarke				55	00
Bills Receivable	Dr.	250	00		
To H. B. Holbrook				250	00
— June 18th. —					
Cash	Dr.	469	27		
Interest	"	40	73		
To Bills Receivable				480	00
— June 20th. —					
Cash	Dr.	1,000	00		
Merchandise	"	1,000	00		
To Real Estate				2,000	00
		6,340	00	6,340	00

<sup>9</sup> Lyons, Saturday, June 23d, 1849.

Cash	Dr.	50	00		
To Profit & Loss				50	00
<hr/> June 25th. <hr/>					
Cash	Dr.	1,018	27		
To Bills Receivable				1,000	50
" Interest				18	27
Consignment to Albany	Dr.	602	00		
To Bills Payable				550	00
" Cash				52	00
<hr/> June 26th. <hr/>					
Cash	Dr.	305	43		
To Bills Receivable				300	00
" Interest				5	43
<hr/> June 28th. <hr/>					
Cash	Dr.	250	00		
To Bills Receivable				250	00
Merchandise	Dr.	173	50		
To H. H. Smith				173	50
<hr/> June 29th. <hr/>					
Cash	Dr.	1,018	08		
To Bills Receivable				1,000	00
" Interest				18	08
<hr/> June 30th. <hr/>					
Cash	Dr.	1,260	00		
To Merchandise				1,260	00
		4,677	28	4,677	28



Lyons, Saturday, June 30th, 1849. <sup>10</sup>

Expense Account	Dr.	275	50		
To Cash				275	50
Private Account	Dr.	98	00		
To Cash				98	00
Expense Account	Dr.	150	00		
To Isaac C. Dickson				150	00
		<u>523</u>	<u>50</u>	<u>523</u>	<u>50</u>



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DOUBLE ENTRY.

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<p style="text-align: center;"><b>B</b></p> <p><i>Bills Receivable</i></p> <p><i>Bills Payable</i></p> <p><i>Bank of Geneva</i></p>	<p>4</p> <p>6</p> <p>9</p>	<p style="text-align: center;"><b>F</b></p> <p><i>Flour</i></p> <p><i>Fulton, Robert O.</i></p>	<p>10</p> <p>13</p>
<p style="text-align: center;"><b>C</b></p> <p><i>Cash</i></p> <p><i>Cons, Benjamin</i></p> <p><i>Campbell, Charles D.</i></p> <p><i>Consignment to N. York</i></p> <p><i>Carlston, Fitching m &amp; Co.</i></p> <p><i>Commission</i></p> <p><i>Clark, Franklin S.</i></p> <p><i>Consignment to Albany</i></p>	<p>3</p> <p>19</p> <p>8</p> <p>11</p> <p>12</p> <p>14</p> <p>16</p> <p>17</p>	<p style="text-align: center;"><b>H</b></p> <p><i>Holbrook, Henry B.</i></p>	<p>9</p>
<p style="text-align: center;"><b>D</b></p> <p><i>Demmon, Joseph M.</i></p> <p><i>Dickson, Isaac C.</i></p>	<p>7</p> <p>11</p>	<p style="text-align: center;"><b>I</b></p> <p><i>Interest</i></p>	<p>1</p>
<p style="text-align: center;"><b>E</b></p> <p><i>Expenses Account</i></p>	<p>12</p>	<p style="text-align: center;"><b>J</b></p> <p><i>Jamson, Willard &amp; Co.</i></p>	<p>14</p>
		<p style="text-align: center;"><b>L</b></p> <p><i>Lee, Judson &amp; Lee</i></p>	<p>5</p>

<p><b>M</b></p> <p><i>Merchandise</i></p> <p><i>Merchandise Co. A</i></p>	<p>2</p> <p>13</p>	<p><b>U</b></p>	
<p><b>P</b></p> <p><i>Pierce &amp; Willson</i></p> <p><i>Profit &amp; Loss</i></p> <p><i>Private Account</i></p>	<p>6</p> <p>15</p> <p>16</p>	<p><b>V</b></p>	
<p><b>R</b></p> <p><i>Real Estate</i></p>	<p>17</p>	<p><b>W</b></p>	
<p><b>S</b></p> <p><i>Stock</i></p> <p><i>Smith, H. H.</i></p> <p><i>Smith, H. H.'s Consign.</i></p>	<p>1</p> <p>8</p> <p>10</p>	<p><b>X</b></p>	
<p><b>T</b></p>		<p><b>Y</b></p>	



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**LEDGER.**

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**DOUBLE ENTRY.**

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<i>Dr.</i>		<i>Stock</i>	<i>Cr.</i>	
1849	To Sundries	763 00	By Sundries	10,864 86
Apr.	" " Private Account	223 00	" "	1,179 93
July	" "	11,059 29	Profit & Loss (Ledger)	13,044 29
"	" Balance	12,044 29		

Dr.		Interest		Cr.	
1849	To Bills Receivable	8	1849	By Bills Payable	18 52
June		10 73	June	"	18 27
July	To Profit & Loss (Lodger)	45	"	"	5 43
			"	"	18 08
			"	"	60 30



Dr.

Merchandise

Cr.

1849			1849				
Apr.	2	To Stock	Apr.	9	By J. M. Dommon	1	230 18
"	4	" B. Payable	"	12	" B. Payable	1	201 43
"	"	" do.	"	14	" Cash	1	224 88
"	19	" H. H. Smith	"	16	" E. D. Campbell	1	602 82
May	1	" Carlton, F. & Co.	"	"	" Cash	2	85 54
			"	19	" J. M. Dommon	2	154 46
			"	23	" H. B. Holbrook	2	167 50
			"	26	" F. C. Dickson	2	24 75
			"	27	" E. D. Campbell	3	442 50
			"	30	" Cash	3	164 50
			"	"	" Cash	3	806 58
			May	5	" Jamson, W. & Co.	4	227 00
			"	8	" H. B. Holbrook	4	352 75
			"	10	" J. M. Dommon	4	242 00
					" Bal. carried to page 18		3,406 87
							7,099 76

<i>Dr.</i>		<i>Cash</i>		<i>Cr.</i>	
1849			1849		
Apr.	2 To Bank	2,500 00	Apr.	20 By Bank of Geneva	2 2,000 00
"	14 " Merchandise	221 88	"	26 " H. H. Smith & Co. Consign.	2 18 75
"	16 " do.	85 54	"	27 " Consignmt. to N. York	2 205 25
"	30 " do.	164 50	"	30 " Expense Account	3 124 00
"	" do.	896 58	"	" Bank of Geneva	3 500 00
May	15 " do. Co. A	1,550 00	May	4 " Merchandise Co. A	4 625 00
"	16 " E. D. Campbell	500 00	"	14 " Bills Payable	4 475 50
"	" Merchandise	250 00	"	15 " Merchandise Co. A	5 5 25
"	21 " do.	22 65	"	18 " Flour	5 100 00
"	22 " J. M. Dimmon	100 00	"	24 " Carlson Jr. & Co.	6 496 00
"	26 " Consignmt. to N. York	2,775 00	"	31 " Expense Account	6 250 75
"	29 " Merchandise	103 50	"	" Bank of Geneva	6 1,000 00
"	31 " do.	2,000 62	"	" Private Account	6 124 00
			"	" Bills Payable	6 1,000 00
				Balances carried to page 19	
		14,170 27			14,170 27

Cr.

## Bills Receivable

Dr.

1849	To	By	Real Estate			
Apr.	2 To Cash	12	By Real Estate	8	427	00
"	12 " Merchandise	18	" Sundries	8	480	00
May	14 " do.	25	" Cash	9	1,000	00
June	8 " Sundries	26	" do.	9	300	00
"	10 " Merchandise	28	" do.	9	250	00
"	15 " H. B. Holbrook	29	" do.	9	1,000	00
		July	1 " Balance		576	43
					<u>4,039</u>	<u>43</u>



Dr. <i>Pierce &amp; Wilson</i> Cr.			
1849	1 To Balance	1849	2 By Stock
July		287 50	
			1 287 50
Dr. <i>Bills Payable</i> Cr.			
1849	14 To Cash	1849	4 By Merchandise
May		475 50	
"	31 " do.	6 1,000 00	" " do.
June	5 " Sundries	7 635 96	" 25 " Flour
July	1 " Balance	1,091 30	" 30 " Lee, Judson & Co
			" 25 " Consignment Albany
		3,201 76	
			1 541 30
			1 634 96
			2 1,000 00
			3 475 50
			9 550 00
			3,201 76



## Charles D. Campbell

Cr.

1849			1849						
Apr. 16	To Merchandise	1	602 82	May 16	By Cash	5	500 00		
" 27	" do.	3	442 50	July 1	" Balance		742 57		
May 7	" H. H. Smith's Consign.	4	42 00						
June 4	" Merchandise	7	155 25						
			<u>1,242 57</u>				<u>1,242 57</u>		

Dr.

H. H. Smith

Cr.

1849			1849						
July 1	To Balance	1	576 14	Apr. 19	By Merchandise	2	213 14		
				June 2	" H. H. Smith's Consign.	7	189 50		
				" 23	" Merchandise	9	173 50		
			<u>576 14</u>				<u>576 14</u>		

Dr.		Bank of Geneva		Cr.	
1849			1849		
Apr.	20 To Cash	2	2,000 00	25 By Share	2 4,000 00
"	30 " do.	3	500 00	12 " Real Estate	8 500 00
May	31 " do.	6	1,000 00	1 " Balance	2,000 00
			3,500 00		3,500 00
Dr.		Henry B. Holbrook		Cr.	
1849			1849		
Apr.	23 To Merchandise	2	167 50	4 By Cash	7 250 00
May	8 " do.	4	352 75	15 " Bills Receivable	8 250 00
June	1 " H. H. Smith's Consign.	7	175 00	1 " Balance	195 25
			695 25		695 25



10		How				Cr.	
Dr.							
1849		1849					
Apr. 25	To Sundries	Apr. 27	By Consignment to N. York			2	2,000 00
May 18	" ad.	May 28	" Franklin S. Clarke			5	55 00
July 1	" Profit & Loss (Ladger)	June 3	" Cash			7	997 50
							3,052 50
H. H. Smith's Consignment		Dr.					
1849		1849					
Apr. 26	To Cash	May 7	By Charles D. Campbell			5	42 00
June 7	" Sundries	June 1	" H. B. Holbrook			7	175 00
							217 00

[illegible]

12 Dr.

Expense Account

Cr.

1849			1849		
Apr. 30	To Cash	5	124 00	1849 July	1 By Profit & Loss
May 31	" do.	6	250 75		
June 30	" do.	10	275 50		
" "	" " Isaac B. Dickson	10	150 00		
			800 25		15
					800 25

Dr.

Carlton, Frothingham & Co

Cr.

1849			1849		
May 25	To Cash	6	196 00	1849 May	1 By Merchandise
					4
					196 00



14 Dr. Jameson, Willard & Co. Cr.

1849				1849			
May	5 To Merchandise	4	227 00	July	1 By Balance		318 50
June	1 " do.	7	91 50				
			318 50				318 50

Dr. Commission Cr.

1849				1849			
July	1 To Profit & Loss (Lodger)	15	86 25	May	15 By Merchandise Co. A	5	77 50
				June	2 " H. H. Smith's Compt.	7	8 75
			86 25				86 25

Dr.		Profit & Loss		Cr.		15
1849	To Expenses Account (Ledger)	12	800 25	1849	By Merchandise Co. A	5 108 62
July	" Stock	1	1,179 93	May	" Sundries	8 125 00
				"	" Cash	9 50 00
				"	" Merchandise	18 488 49
				"	" Flour	10 102 50
				"	" Consignment N. York	11 569 75
				"	" Commission	14 86 25
				"	" Freight	1 49 57
				"	" Real Estate	17 400 00
			1,980 18			1,980 18

(\* See Ledger pages)







18

Dr.

Merchandise

Cr.

1849	To Bal. bro't from page 2	1849	By B. Receivable	4	427 00
Suns	" Sundries	May	" Cash	5	250 00
"	" Real Estate	"	" do.	5	22 65
"	" H. H. Smith	"	" do.	6	103 50
July	" Profit & Loss (Ledger)	"	" do.	6	2,000 62
		Suns	" Jamson, W. & Co.	7	91 50
		"	" C. D. Campbell	7	155 25
		"	" B. Receivable	8	430 00
		"	" Cash	9	1,260 00
		"	" Balance		978 34
					<u>5,768 86</u>

<i>Dr.</i>		<i>Cash</i>		<i>Cr.</i>	
1849			1849		
June	To Bal. brought from page 3.	4,245 77	June	5 By Bills Payable.	7 646 44
"	2 " Flour	997 50	"	" " F. C. Dickson	7 25 00
"	4 " H. B. Holbrook	250 00	"	8 " Sundries	8 4,250 00
"	15 " Franklin S. Clarke	55 00	"	12 " Real Estate	8 200 00
"	18 " Bills Receivable	469 27	"	25 " Consignment to Albany	9 52 00
"	20 " Real Estate	1,000 00	"	30 " Expense Account	10 275 50
"	23 " Profit and Loss	50 00	"	" " Private Account	10 93 00
"	25 " Sundries	1,048 27	July	" " Balance	8,402 38
"	26 " do.	305 43			
"	28 " Bills Receivable	250 00			
"	29 " Sundries	1,043 08			
"	30 " Merchandise	1,260 00			
		10,919 32			10,919 32





Dr.

## Balance Sheet

Cr.

1849 July	2 Merchandise	2 978 34	1849 July	2 Price of Wilson's	5 287 50
	3 Cash	3 8,402 38		3 Bills Payable	5 1,094 30
	4 Bills Receivable	4 576 43		4 H. K. Smith	6 576 44
	5 F. M. Demmon	5 32 64		5 S. C. Dickson	8 100 25
	6 Charles D. Campbell	6 742 57		6 Robert O. Fulton	9 733 63
	7 Bank of Geneva	7 2,000 00		7 By Bank	1 14,059 29
	8 H. B. Holbrook	8 195 25			
	9 Jameson, Willard & Co.	9 318 50			
	10 Consignment to Albany	10 602 00			
	12	12			
		13,848 11			13,848 11

### TRIAL BALANCE.

The Trial Balance is taken to ascertain whether the Journal entries have been correctly transferred to the Ledger, and may be made as follows :—1st. Rule a sheet of paper with double money columns, and head it "Trial Balance," with Dr. over the left, and Cr. over the right hand money columns. 2d. Write the names of the Ledger accounts in the open space at the left, and, after adding the two sides of each account, place the amount of the Dr. side in the Dr. column, and the Cr. side in the Cr. column, opposite the name thus written. 3d. Add the Dr. and Cr. columns of the Trial Balance, and if they foot alike, the books are supposed to be correctly posted. This proof should be taken as often as once a month.

### BALANCE SHEET.

Merchants as often as once, and sometimes twice, a year balance their Ledgers, and make out what is termed a Balance Sheet. This sheet exhibits, in a condensed form, a statement of their mercantile affairs, and forms the materials for opening a new set of books, containing on the Dr. side the debts due them, cash on hand, and the value of merchandise or other property remaining unsold ; and on the Cr. side, the amount of their indebtedness to others. The difference between the two sides is of course their net capital.

Balance, in book-keeping, is the difference between the sums of the Dr. and Cr. sides of an account ; and when that difference is placed on the deficient side, the account is said to be balanced—that is, the Dr. and Cr. sides are made equal ; and when a single horizontal line is drawn across the money columns, and the sum total set down under each, and double parallel lines drawn under these sums, the account is said to be closed ; and when the several accounts of the Ledger are thus made equal, and the lines drawn and sums set down as above described, and the balances transferred to the Balance Sheet, the Ledger is said to be balanced and closed.

DIRECTIONS FOR MAKING A BALANCE SHEET.

1st. Write "Balance Sheet" at the top of a page in the Ledger.

2d. Take an inventory of all property unsold, and make the accounts representing the property Cr. "By Balance" for the value of what remains unsold; then place the name of the account, and the same amount, on the Dr. side of the Balance Sheet.

3d. Ascertain what accounts show a gain or loss on the business, and balance these accounts "To" or "By Profit and Loss" for the difference; then turn to the "Profit and Loss" account, and enter the title of the account, and the amount, if a gain, on the Cr. side, or, if a loss, on the Dr. side of said account.

4th. Balance Private account and Profit and Loss "To" or "By Stock." If the Profit and Loss account shows a gain, carry it to the Cr. side; if a loss, to the Dr. side of the Stock account.

5th. Balance all other accounts, except Stock, "To" or "By Balance." If the Dr. side is the largest, make the account Cr. "By Balance" for the difference, and enter the name of the account, and the amount, on the Dr. side of the Balance Sheet; or if the Cr. side is the largest, make it Dr. "To Balance" for the difference, and enter the name of the account, and the amount, on the Cr. side of the Balance Sheet.

6th. Balance Stock account "To" or "By Balance" for the difference, and, if the operation of balancing is correctly performed, the balance of this account will exactly balance the Balance Sheet.

PROMISSORY NOTE.

\$95.<sup>00</sup>/<sub>100</sub>

Ninety days after date, for value received, I promise to pay Benjamin Franklin, or bearer, Ninety-five Dollars and Sixty-eight Cents, with Interest.

Lyons, June 18<sup>th</sup>, 1848.

Jonathan Neverpay.

RECEIPT.

\$157.00

Received, Lyons, February 10<sup>th</sup>, 1848, of Edmund Hamilton, One Hundred and Fifty-seven Dollars, in full of all demands.

Levi S. Fulton



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INVENTORY-BOOK.

---

DOUBLE ENTRY.

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*Inventory of Merchandise, taken April 2d, 1845*

8	1 Case Gingham	960 Yds. @	.10	96	00
	2 " do.	1,926 " "	.15	288	90
	2 " do.	1,842 " "	.12	221	04
	1 " Prints	1,000 " "	.08	80	00
	2 " do.	2,125 " "	.10	212	50
	2 " do.	2,146 " "	.11½	241	42
	4 Bales Cotton Check	2,400 " "	.10	240	00
	8 " Tickings	3,600 " "	.13	468	00
	5 " Drillings	2,250 " "	.09	202	50
	3 Cases Satinets	1,800 " "	.55	990	00
	2 " Capsimers	800 " "	1.25	1,000	00
	4 Ps. Extra F. Bk. do.	162 " "	2.00	324	00
	4 " Super Bk. B. Cloth	100 " "	4.50	450	00
	2 " Blue Bk. B. Cloth	50 " "	2.50	125	00
	2 " Extra F. Bk. B. Cloth	50 " "	5.50	275	00
				5,214	36

*Inventory of Notes.*

1	Given by Benjamin Cone March 26th, 1849, at 3 months, due June 26th and 9th, for	1,000	00
1	Given by Samuel Sampson Mar. 22d, 1849, at 3 months, due June 20th and 3d, for	1,000	00
1	Given by J. M. Demmon Mar. 24th, 1849, at 3 months, due June 23d and 6th, for	300	00
		2,300	00

*Inventory of Accounts.*

Benjamin Cone	850	00
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INVOICE-BOOK.

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DOUBLE ENTRY.

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*New York, April 4th, 1849.*

8 *Levi S. Fulton*

*Bot. of Suydam, Reed & Co.*

2 Hhds. St. Louis Sugar	2,098 lbs. @ .6	125	38
4 " N. O. Molasses	512 galls. " .34	174	08
10 Bags Laguayra Coffee	1,122 lbs. " .7½	81	35
6 " Java Coffee	675 " " .9	60	75
6 " Pepper	732 " " .6½	45	75
4 Bbls. Rice	824 " " .3½	28	84
8 Hogs Ginger	336 " " .7	23	52
<i>Cartage</i>		1	13

544 30

*New York, April 4th, 1849.*

8 *Levi S. Fulton*

*Bot. of Geo. W. Betts & Co.*

3 Ps. Super Ing. Carpeting	297 Yds. @ .35	252	45
4 " Extra fine do.	416½ " " .62½	260	31
2 " do. do.	202 " " .60	121	20

*Wrappers*

1 00

*Recd. Paymt. by Note at 6 mos.*

634 96

*Geo. W. Betts & Co.*

*Utica, April 19th, 1849.*

8 *Levi S. Fulton*

*Bot. of H. H. Smith*

1 Bale No. 625	800		
1 " " 632	812		
1 " " 653	828		
1 " " 655	839		
<u>3,279 Yds. Sheetting @ 6½</u>		213	14

This is thought sufficient to illustrate the use and method of keeping this Book.

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SALES-BOOK.

---

DOUBLE ENTRY.

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*Lyons, Monday, April 9th, 1849.*

<i>Sold Joseph M. Demmon on Acc.</i>			
2 Ps. Prints	68 Yds. @ .9	6	12
3 " do.	112 " " .11½	12	60
2 " Gingham	62 " " .18	11	16
1 " do.	29 " " .12½	3	55
1 " S. F. Bk. Cassimer	38 " " 2.12½	80	75
1 " do. do. B. Cloth	25 " " 5.00	125	00
		239	18
<i>April 12th.</i>			
<i>Sold Jameson, Willard &amp; Co. on Note 6 mo.</i>			
1 Piece Bk. Cassimer	41 Yds. 2.12½	87	13
3 " Satinet	72 " .65	46	80
1 Bale Ticking	250 " .15	67	50
		201	43
<i>April 14th.</i>			
<i>Sold John Adams &amp; Son for Cash</i>			
1 Piece Extra F. Bro. Cloth	25 Yds. 6.00	150	00
1 " Blue Bk. do.	25 " 2.87½	71	88
		221	88
<i>April 16th.</i>			
<i>Sold Charles D. Campbell on Acc.</i>			
1 Case Satinets	600 Yds. .62½	375	00
2 Ps. Cassimer	49 " 1.50	73	50
1 " Super F. Bro. Cloth	25 " 5.00	125	00
2 " Gingham	58 " .12½	7	25
1 " do.	27½ " .18	4	95
4 " Prints	112 " .9	10	08
2 " do.	64 " .11	7	04
		602	82
<i>Sold A. J. Hovey for Cash</i>			
1 Piece Super Engn. Carpeting	91 Yds. .94	85	54

Lyons, Thursday, April 19th, 1849. <sup>2</sup>

E Sold Joseph M. Demmon on Acct.			
1 Hhd. N. O. Molasses	120 Galls. @ .38	45	60
1 " St. C. Sugar	1,144 lbs. " .7	77	98
1 Bbl. Rice	214 " " .4	8	56
1 Bag Java Coffee	108 " " .10%	11	34
1 " Laguayra do.	122 " " .9	10	98
		154	46

April 23d.

E Sold Henry B. Holbrook on Acct.			
1 Piece Bk. Bro. Cloth	25 Yds. 4.50	112	50
1 " do. Cassimer	27 1/2 " 2.00	55	00
		167	50

April 28th.

E Sold Charles D. Campbell on Acct.			
1 Bale Ticking	450 Yds. .15	67	50
1 Case Satinet	600 " .62%	375	00
		442	50

The foregoing is thought sufficient to illustrate clearly the use and method of keeping the Sales Book. The letter E in the margin denotes that the transaction has been entered in the Day Book, and by an examination it will be found that the transactions correspond with the entries made in that Book.

JOINT NOTE.

\$999.00

Three months after date, for value received, we jointly and severally promise to pay Charles Demmon, or bearer, Nine Hundred and Ninety-nine Dollars, with Interest.

Lyons, June 30th, 1848

John Doe  
Richard Roe  
Henry Jackson



## PRACTICAL EXERCISES.

THE following is a Memorandum of the business transactions for the month of June, which the learner may record in the Day-Book, journalize, post, take a Trial Balance, balance the Ledger accounts, and make out a Balance Sheet, as in the preceding form.

## MEMORANDUM.

## JUNE

3d. *I have this day commenced business with effects and debts, as shown by the "Balance Sheet" in the preceding form.* 5th. *Received per boat "Emerald," Collins, master, an invoice of goods shipped by Stewart & Co., pursuant to my order, amounting to \$956.00. Paid freight and charges in cash, \$46.75.* 6th. *Sold Henry B. Holbrook merchandise, per S. B., amounting to \$56.00. Sold Henry Holmes, for cash, merchandise, amounting, per S. B., to \$97.63.* 9th. *Bot. of Daniel Jones, for cash, merchandise, amounting, per S. B., to \$48.96.* 12th. *Sold Joseph M. Demmon, on account, merchandise, per S. B., \$73.19. Received from F. S. Bogue, Albany, an account sales of flour consigned to him, June 25th; net proceeds, \$698.00, for which he has remitted me a check on the Bank of Geneva.* 14th. *Sold David Coleman, for cash, merchandise, per S. B., \$139.64; Jameson, Willard & Co., on account, merchandise, per S. B., \$158.50. Deposited in the Bank of Geneva, \$700.00.* 16th. *Accepted Stewart & Co.'s draft on me, at 30 days' sight, for \$956.00.* 19th. *Received from Henry B. Holbrook cash, to balance account. Bot., for cash, of J. & H. Mirick, 100 bbls. of flour, at \$5.50, which I immediately sold for \$6.00 per bbl.* 20th. *Received per boat "Swan," H. Denman, master, from N. Y., an invoice of broadcloth, amounting, per invoice, to \$316.00, consigned to me by Cromwell, Haight & Co., to be sold on their account; paid freight and charges in cash, \$10.00.* 21st. *Sold*

## BOOK-KEEPING.

*Charles D. Campbell merchandise, per S. B., \$46.00. Deposited cash in the Geneva Bank, \$1000. 24th. Sold Thomas Collins 32 yds. Cromwell, Haight & Co.'s broadcloth, at \$4.50. Received, in payment, his note at 60 days for one half, and cash for the balance. 28th. Bot. of John H. Holmes his house and lot on Broad-street, for \$2000. Gave in payment, cash, \$1000, and my note for the balance. Sold Lewis & Herrick the remainder of Cromwell, Haight & Co.'s broadcloth, for \$300. Charles D. Campbell has paid me cash, to balance his account. 30th. Made up an account sales of Cromwell, Haight & Co.'s consignment; my commission on sales, 5 per cent. Joseph M. Demmon has paid me cash, to balance his account. Sold William W. Hart, on his note at 90 days, merchandise, amounting, per S. B., to \$216. Paid Isaac C. Dixon his salary for one month, \$50. Store expenses, per Expense-Book, amount to \$47.00. Cash sales of merchandise this month, \$163.00. Merchandise unsold, per inventory taken this day, amounts to \$893.20.*

## FORM FOR RETAILERS.

### DOUBLE ENTRY.

THE books necessary for this form are the Day-Book, Journal, Ledger, Petty Cash-Book, Monthly Cash-Book, Merchandise-Book, Bank-Book, Bill-Book, and Expense-Book.

The *Day-Book*, *Journal*, *Ledger*, and *Petty Cash-Book* are the same as those in the "Merchant's Form," Single Entry; also the manner of journalizing and posting. For directions, see pages 69 to 72 inclusive.

*Monthly Cash-Book* is a book in which the sum total of the receipts and disbursements of cash are entered daily from the Petty Cash-Book; and at posting, the sum total for the month of the debits is transferred to the Dr. side, and the sum total of the credits to the Cr. side of the cash account, in the Ledger.

*Merchandise-Book*.—This book is kept to show the amount paid and received for merchandise. Both the Dr. and Cr. sides of this book are ruled with double money columns—for cash purchases, and credit purchases; and for cash sales, and credit sales. The amount of merchandise on hand commencing business, also the amount of merchandise purchased, should be entered, with the date, on the Dr. side of this book, "To Cash," "To Bills Payable," or "To Sundries," as the case may be; or if purchased on credit, make it Dr. to the individual of whom it was purchased.

If there should be several purchases on the same day, make it Dr. to "Sundries" for the sum total.

Every night, at the close of business, the amount of the cash sales for the day should be entered in the cash columns, on the Cr. side of this book. At the close of the month, the credit sales for each day should be added in the Day-Book, and entered in the left-hand margin of said book, opposite the date (being careful not to add any that are marked "Returned" in the margin); from thence transferred to the credit columns of the Cr. side of this book. At posting, the sum total of the debits should be transferred to the Dr. side, and the sum total

of the credits to the Cr. side, of the Merchandise account in the Ledger.

At the time of balancing the books, by taking an inventory of the merchandise unsold, and placing its value to the Cr. side of the Merchandise account in the Ledger, the difference between the two sides of this account will show the gain or loss on merchandise.

#### BANK-BOOK.

This is a book usually given by banks to persons depositing money with them. On the Dr. side is entered all sums deposited, with the date and name of the individual by whom deposited. This is done by the receiving clerk. At the close of the month, the amount drawn out should be placed on the Cr. side, and the book balanced.

The sum total of the deposits for the month should be transferred to the Dr., and the amount checked out during the month to the Cr. side of the bank account in the Ledger.

#### BILLS RECEIVABLE.

All written obligations for the payment of money, which you hold against other individuals, are called Bills Receivable, and should be entered in this book when taken. At the time of posting the month's transactions, the amount of bills received during the month should be transferred to the Dr. side of the Bills Receivable account in the Ledger; and the amount of all such bills which have been redeemed should be transferred to the Cr. side of the same account.

#### BILLS PAYABLE.

All written obligations for the payment of money, which you give to other persons, are called Bills Payable, and should be entered in this book when given. At the time of posting the month's transactions, the amount of such bills given should be transferred to the Cr. side of Bills Payable account in the Ledger; and the amount of all such bills which have been redeemed should be transferred to the Dr. side of the same account.

For form of Bill-Book, see p. 156-7.

*Expense-Book.*—This is a book in which a memorandum is kept of all sums paid or incurred by the merchant in conducting his business; such as store rent, clerk hire, freight, cartage, portorage, postage, advertising, fuel, &c., &c. At the close of the month, the sum total of the expenses should be transferred to the Dr. side of the Expense account in the Ledger.

A memorandum of the transactions is given for the months of February and March, which the learner may record in the same manner as the month of January.

As this set of books is to be journalized the same as the "Merchant's Form," Single Entry, we have omitted the Journal entirely, leaving it for the learner to journalize for himself; and if he journalizes and posts correctly, his Ledger will agree with the Ledger in the book.

*Note.*—The sums to be posted from either the Cash-Book, Merchandise-Book, Bank-Book, Bill-Book, or Expense-Book, may, at the option of the book-keeper, be posted directly to the Ledger, or entered in the Journal, after the Day-Book has been journalized and posted from there to the Ledger.



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DAY-BOOK, RETAILER'S FORM.

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DOUBLE ENTRY.

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*Rochester, Wednesday, Jan. 1st, 1851.*

	<i>Levi S. Fulton</i>	<i>Cr.</i>		
	<i>By Merchandise per Inventory</i>		<i>1,598</i>	<i>00</i>
	<i>" Cash</i>		<i>157</i>	<i>18</i>
<i>\$16.36</i>	<i>Thursday, Jan. 2d.</i>			
	<i>James H. Hooker</i>	<i>Dr.</i>		
	<i>To 2½ Yds. Bro. Cloth</i>	<i>3.00</i>	<i>7</i>	<i>50</i>
	<i>" 1½ " Silk Serge</i>	<i>1.50</i>	<i>1</i>	<i>88</i>
	<i>" 1 Doz. Large Buttons</i>			<i>75</i>
	<i>" ¼ " Small do.</i>	<i>.25</i>		<i>13</i>
	<i>Lemuel Potter</i>	<i>Dr.</i>		
	<i>To 3 Yds. Casimers</i>	<i>2.00</i>	<i>6</i>	<i>00</i>
	<i>" Buttons</i>			<i>10</i>
<i>\$15.55</i>	<i>Saturday, Jan. 4th.</i>			
<i>Paid</i>	<i>James Jameson</i>	<i>Dr.</i>		
	<i>To 3 lbs. Sugar</i>	<i>.10</i>		<i>30</i>
	<i>Berkley Gillett, Wife</i>	<i>Dr.</i>		
	<i>To 10 Yds. Silk</i>	<i>1.50</i>	<i>15</i>	<i>00</i>
	<i>" 5 Lbs. Silk</i>	<i>.05</i>		<i>25</i>
<i>\$1.50</i>	<i>Monday, Jan. 6th.</i>			
	<i>Lucius Clark</i>	<i>Dr.</i>		
	<i>To 15 lbs. Sugar</i>	<i>.10</i>	<i>1</i>	<i>50</i>
<i>\$4.10</i>	<i>Wednesday, Jan. 8th.</i>			
	<i>William F. Campbell</i>	<i>Dr.</i>		
	<i>To 15 lbs. Sugar</i>	<i>.08</i>	<i>1</i>	<i>30</i>
	<i>" 1 oz. Nutmegs</i>			<i>13</i>
	<i>" 1 " Cloves</i>			<i>13</i>



Rochester, Wednesday, Jan. 8th, 1851.

	Lysander Woodward	Dr.		
	To 1 Bbl. Salt		1	25
	" 16½ lbs. Mackerel	.08	1	30
\$14.75	Thursday, Jan. 9th.			
	William W. Hart, Wife	Dr.		
	To 10 Yds. M. De Laine	.50	5	00
	" 5 Spools Thread	.05		25
	James H. Hooker	Dr.		
	To 20 lbs. Sugar	.10	2	00
	Eli B. Johnson	Dr.		
	To 1½ Yds. Blk. Bro. Cloth	5.00	7	50
\$3.90	Saturday, Jan. 11th.			
	Henry L. Fulton	Dr.		
	To 10 lbs. Crushed Sugar	.12	1	20
	" 5 " Coffee	.14		70
	" 4 " Tea			75
	" 10 " Candles	12½	1	25
\$30.35	Monday, Jan. 13th.			
	Berkley Gillett	Dr.		
	To Cloth & Trimmings for Over-Coat		15	00
	" 6 Yds. Cassimer	2.00	12	00
	John R. Smith	Dr.		
	To 33½ Yds. Factory	.10	3	35
\$15.86	Tuesday, Jan. 14th.			
	William F. Campbell	Dr.		
	To 4 Yds. Cassimer	2.00	8	00

3  
Rochester, Tuesday, Jan. 14th, 1851.

	Lucius Clark	Dr.		
	To 3 Yds Blk. Cassimer	2.50		50
	" 3 " Factory	.10		30
	" Buttons			06
\$3.00	Thursday, Jan. 16th.			
	Lemuel Potter, Wife	Dr.		
	To 3 Yds. M. De Laine	37½	3	00
\$2.56	Friday, Jan. 17th.			
	James H. Hooker	Dr.		
	To 32 Yds. Shooting	.08	2	56
	McKnight & Purdee	Cr.		
	By Merchandise per Invoice		57	00
\$1.25	Monday, Jan. 20th.			
	William F. Campbell, Wife	Dr.		
	To 1 Pr. Kid Buskins		1	25
Ret'd.	Benjamin Hamilton	Dr.		
	To 1 Table Spread		2	50
\$6.80	Tuesday, Jan. 21st.			
	Henry L. Fulton, Wife	Dr.		
	To 6 Yds. Alpaca	1.00	6	00
	" 2 " Cambric	.10		20
	" 5 Pks. Silk	.04		20
	" 4 Yds. Jean	.10		40
\$5.25	Thursday, Jan. 23d.			
	Lysander Woodward, Wife	Dr.		
	To 20 Yds. Curtain Calico	.15	3	00
	" 4 Pr. Kid Gloves			75

Rochester, Thursday, Jan. 23d, 1851. <sup>4</sup>

Eli B. Johnson, Wife.	Dr.	
To ¼ Doz. Linen Hdkfs.	3.00	1 50

\$2.08 ——— Saturday, Jan. 25th. ———

William W. Hart	Dr.	
To 10 lbs. Sugar	.09	90
" 4 " Coffee	.14	56
" 3 " Candles	12½	38
" 4 " Soap	.06	24

\$7.55 ——— Tuesday, Jan. 28th. ———

Lucius Clark, Wife	Dr.	
To 32 Yds. Bleached Factory	.12½	4 00
" 4 " Irish Linen	.75	3 00
" 6 Spools Thread	.05	30
" Buttons		25

McKnight & Pardoe	Dr.	
To Cash		85 30

\$2.38 ——— Wednesday, Jan. 29th. ———

Levi S. Fulton	Dr.	
To 10 lbs. Sugar	.10	1 00
" 4 " Tea		50

William F. Campbell	Dr.	
To 2 Galls. Molasses	.44	88

<sup>5</sup> Rochester, Thursday, Jan. 30th, 1851.

\$0.88	Lemuel Potter	Dr.	
	To 1 lb. Tea		75
	" 1 oz. Nutmegs		13
<hr/>			
\$2.63	Friday, Jan. 31st.		
	Henry L. Fulton	Dr.	
	To 3 Yds. Satinet	.75	2 25
	" 3 " Seam	.12½	38

## MEMORANDUM.

### FEBRUARY

3d. Sold John R. Smith, per wife, 9 yds. calico, at 12½c., 2 yds. Bishop lawn, at 44c., and 2 linen handkerchiefs, at 31c.; James H. Hooker, 3 yds. gray cloth, at 75c.; and bought of him 28 lbs. butter, at 15c. 4th. Sold Berkley Gillett 50 lbs. sugar, at 7c., and 5 gals. molasses, at 40c. 5th. Sold William F. Campbell, per wife, 10 yds. calico, at 12c.; Henry L. Fulton, 1 pair kid buskins, at \$1.25, and 1 pair kid gloves, at 75c. 6th. Sold Lemuel Potter 28 yds. carpeting, at 75c. 8th. Sold William W. Hart 1 satin vest pattern, at \$3.25, 1 yd. cambric, at 10c., 1 yd. white do., at 13c., and ½ doz. buttons, at 6c. 10th. Sold William F. Campbell 2½ yds. linen, at \$1.00, 10 yds. gingham, at 25c.; and he has paid me cash, \$10.00. 11th. Sold Eli B. Johnson, per wife, 10 yds. French merino, at \$1.25, 1½ yd. cambric, at 10c., and 6 skeins silk, at 4c.; John R. Smith, 3 yds. black cassimer, at \$1.75, and 2½ yds. factory, at 10c. 12th. Sold Henry L. Fulton 2 gals. lamp oil, at \$1.00. 14th. Sold Berkley Gillett, per daughter, 6 yds. parametta, at 75c., 1½ yd. cambric, at 10c., and 2 skeins silk, at 4c.; Lucius Clark, 15 lbs. nails, at 5c., and 1 gal. lamp oil, at \$1.00. 17th. Sold Eli B. Johnson 3½ yds. flannel, at 40c., 2 brooms, at 16c.; and he has paid me cash, \$8.00. 18th. Sold John R. Smith 50 lbs. sugar, at 8c., and 2 lbs. Young Hyson

# BOOK-KEEPING.

tea, at 75c. ; *Lysander Woodward*, 9 yds. gingham, at 25c., 4 lbs. coffee, at 15c.,  $\frac{1}{2}$  lb. cinnamon, at 44c., and 5 lbs. raisins, at 15c. 19th. Credited *Townsend, Hamilton & Co.* for merchandise, per inventory, \$274.00. Sold *James H. Hooker* 1 pair rubbers, at \$1.13. 21st. Sold *William F. Campbell* 1 silk pocket handkerchief, at 75c., and 1 cravat, at \$1.50. 22d. Sold *Lucius Clark* 8 yds. gingham, at 31c., and  $1\frac{1}{2}$  yd. cambric, at 10c. ; *Henry L. Fulton*, 5 lbs. pulverized sugar, at 11c. 24th. Sold *Lemuel Potter*, per wife, 24 yds. calico, at 10c., 5 lbs. batting, at  $12\frac{1}{2}$ c., thread, at 6c. ; and bought of him  $5\frac{1}{2}$  lbs. butter, at 16c. 26th. Sold *William W. Hart*  $5\frac{1}{2}$  yds. parametta, at 75c., 4 skeins silk, at 4c. ; and he has paid me cash, \$7.50. 28th. Sold *Levi S. Fulton* 4 lbs. candles, at  $12\frac{1}{2}$ c.,  $5\frac{1}{2}$  lbs. butter, at 16c., and 1 lb. saleratus, at 8c. ; *William F. Campbell*, per wife, 1 set fine blue tea ware, at \$3.50 ; and bought of him 56 lbs. dried apples, at 5c. Received from *McKnight & Pardee* merchandise, per invoice, at \$74.75 ; and paid them cash, \$50.00. Sold *John R. Smith* 2 bed cords, at 31c., and 2 yds. table linen, at 75c. Examined.

## MARCH

1st. Deposited in Commercial Bank, this day, \$500.00. Sold *Henry L. Fulton* 1 cravat, at \$1.50, and 1 pair kid gloves, at \$1.00. *William F. Campbell* has paid me *James Cone's* note, due June 1st, for \$9.50. *Samuel Cummings* paid me for 3 yds. gray cloth, at 75c. 3d. Sold *James H. Hooker*, per wife, 6 yds. alpaca, at 75c., 1 yd. cambric, at 10c., and 2 skeins silk, at 4c. ; *John R. Smith*, per wife, 1 yd. black silk, at \$1.25, and 1 cord and tassel, at \$1.00. 4th. Sold *Berkley Gillett* 1 pair kid gloves, at \$1.00. 6th. Sold *Eli B. Johnson* 36 yds. shirting, at  $12\frac{1}{2}$ c.,  $2\frac{1}{2}$  yds. linen, at \$1.00, and 6 spools thread, at 5c. 7th. Sold *William F. Campbell* 1 whitewash brush, at 75c., and 2 brooms, at 20c. ; *Lemuel Potter*, 15 lbs. sugar, at 8c., 4 lbs. coffee, at 15c., 1 lb. *Young Hyson* tea, at 75c., 1 lb. saleratus, at 8c. ; and bought of him  $10\frac{1}{2}$  lbs. butter, at 15c. 8th. Sold *Lucius Clark* 16 yds. carpeting, at 75c., and 1 piece binding, at 31c. ; *Henry L. Fulton*, 9 yds. gingham, at 25c.,

and 1 yd. cambric, at 10c. 10th. Sold John R. Smith 1 satin vest pattern, at \$3.00, 1 yd. cambric, at 10c., and 1 yd. white do., at 13c. 13th. Sold William F. Campbell 9 yds. carpeting, at 50c., and 1 piece binding, at 31c.; James H. Hooker, 3 linen handkerchiefs, at 44c., and 1 silk do., at 75c. 14th. Sold Ly-sander Woodward 9 yds. ticking, at  $12\frac{1}{2}$ c., thread, at 12c.; and he has given me his note at 30 days, to balance his account, for \$11.37. 15th. Sold Berkley Gillett 30 yds. bleached factory, at  $12\frac{1}{2}$ c., 2 yds. linen, at 75c., and 6 spools thread, at 5c. 18th. Sold Lemuel Potter  $\frac{1}{2}$  yd. linen, at \$1.00, and 1 pair gloves, at 44c. 20th. Lucius Clark has paid me cash, \$10.00. Sold William F. Campbell 1 vest pattern, at \$1.75, 1 yd. cambric, at 10c., and  $\frac{3}{4}$  yd. wiggan, at 12c. 21st. Sold Berkley Gillett 9 lbs. sugar, at 10c., 4 lbs. rice, at 6c., and 4 lbs. coffee, at  $12\frac{1}{2}$ c.; Eli B. Johnson, 1 looking-glass, at \$6.00. 24th. Sold James H. Hooker  $3\frac{1}{2}$  lbs. soap, at 6c., and 10 lbs. candles, at  $12\frac{1}{2}$ c. 26th. Sold Henry L. Fulton 24 yds. calico, at 10c., 3 lbs. batting, at 12c., and thread, at 10c.; William W. Hart, 3 yds. ribbon, at 25c., and  $\frac{3}{4}$  yd. silk, at \$1.00. 27th. Sold John R. Smith 10 lbs. nails, at 5c., 8 lbs. cod-fish, at 4c.; and he has paid me cash, \$15.00. 29th. Sold Lemuel Potter 10 yds. French calico, at 18c.; Berkley Gillett, 10 lbs. crushed sugar, at 11c., and 1 lb. Young Hyson tea, at 75c.; Eli B. Johnson, 1 pair morocco buskins, at \$1.13. 31st. Henry L. Ful-ton has paid me cash, \$15.00. Sold William W. Hart 10 yds. curtain calico, at 15c.; Berkley Gillett, 2 yds. broadcloth, at \$4.50,  $\frac{1}{2}$  yd. padding, at 38c.,  $\frac{1}{2}$  yd. silk serge, at \$1.13, 2 yds. twist, at 4c.; and he has paid me cash, \$20.00. Sold Levi S. Fulton 10 lbs. sugar, at 10c., 9 yds. gingham, at 25c., 5 lbs. raisins, at 15c., 1 oz. nutmegs, at 13c., and 1 oz. cloves, at 12c. Examined.

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INDEX AND LEDGER.

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DOUBLE ENTRY.

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<p style="text-align: center;">A</p>	<p style="text-align: center;">J</p> <p><i>Johnson, Eli B.</i> 5</p>
<p style="text-align: center;">B</p> <p><i>Bills Payable</i> <i>Bills Receivable</i></p>	<p style="text-align: center;">M</p> <p>9 <i>McKnight &amp; Pardoe</i> 5 9 <i>Merchandise</i> 7</p>
<p style="text-align: center;">C</p> <p><i>Clark, Lucius</i> <i>Campbell, Wm. F.</i> <i>Cash</i> <i>Commercial Bank</i></p>	<p style="text-align: center;">P</p> <p>3 <i>Potter, Lemuel</i> 2 3 <i>Profit &amp; Loss</i> 10 7 10</p>
<p style="text-align: center;">E</p> <p><i>Expense Account</i></p>	<p style="text-align: center;">R</p> <p>8</p>
<p style="text-align: center;">F</p> <p><i>Fulton, Levi S.</i> <i>Fulton, Henry L.</i></p>	<p style="text-align: center;">S</p> <p>1 <i>Smith, John R.</i> 6 5</p>
<p style="text-align: center;">G</p> <p><i>Gillett, Berkley</i></p>	<p style="text-align: center;">T</p> <p>2 <i>Town's &amp; Hamilton &amp; Co.</i> 8</p>
<p style="text-align: center;">H</p> <p><i>Hooker, James H.</i> <i>Hart, William W.</i></p>	<p style="text-align: center;">W</p> <p>1 <i>Woodward, Lysander</i> 4 4</p>



Dr. Levi S. Fulton Cr.				
1851		1851		
Jan.	To Sundries	Jan.	By Sundries	1 1,755 18
Feb.	" do.	Feb.	" Profit & Loss	10 439 42
Mar.	" do.	Mar.		
"	" Balance			
				2,194 60
Dr. James H. Hooker Cr.				
1851		1851		
Jan.	To Sundries	Jan.	By 28 lbs. Butter	.45 5 4 20
Feb.	" do.	Feb.	" Balance	.11 22 24
Mar.	" do.	Mar.		
"	" Balance Brought Down			26 44

Dr.

Lemuel Potter

Cr.

1851			1851			
Jan.	To Sundries	1	9 98	Feb.	By 5 lbs. Butter	6 88
Feb.	" do.	6	24 09	Mar.	" 10½ " do.	13 58
Mar.	" do.	12	5 37	"	" Balance	11 36 98
			39 44			39 44
Apr.	To Balance Brought Down		36 98			

Dr.

Berkeley Gillett

Cr.

1851			1851			
Jan.	To Sundries	2	42 25	Mar.	By Cash	12 20 00
Feb.	" do.	5	10 23	"	" Balance	11 52 35
Mar.	" do.	12	10 87			72 35
			72 35			
Apr.	To Balance Brought Down		52 35			

Dr.

Lucius Clark

Cr.

1851	1851	1851	1851	1851	1851
Jan. To Sundries	2	16 94	Mar. By Cash	13	10 00
Feb. " do.	7	4 38	" " Balance	11	23 60
Mar. " do.	13	12 31			
		33 60			33 60
Apr. To Balance Brought Down		23 60			

Dr.

William F. Campbell

Cr.

1851	1851	1851	1851	1851	1851
Jan. To Sundries	2	11 68	Feb. By Sundries	6	12 80
Feb. " do.	6	11 95	Mar. " Bills Receivable	10	9 50
Mar. " do.	10	7 90	" " Balance	11	9 23
		31 53			31 53
Apr. To Balance Brought Down		9 23			

Dr. <i>Lysander Woodward</i> Cr.			
1851	1851		
Jan. To Sundries	5 30	By Note to Balance	13 11 37
Feb. " do.	3 82		
Mar. " do.	4 25		
	11 37		11 37
Dr. <i>William W. Hart</i> Cr.			
1851	1851		
Jan. To Sundries	7 53	By Cash	7 50
Feb. " do.	7 83	" " Balance	14 10 66
Mar. " do.	3 00		
	18 16		18 16
	10 66		
Apr. To Balance Brought Down			

Dr.

Eli B. Johnson

Cr.

5

1851	1851	1851	1851	1851	1851
Jan. To Sundries	3	9 00	Feb. By Cash	7	8 00
Feb. " do.	7	14 61	Mar. " " Balanced	14	30 04
Mar. " do.	13	14 43			
		38 04			38 04
Apr. To Balance Brought Down		30 04			

Dr.

Henry L. Fulton

Cr.

1851	1851	1851	1851	1851	1851
Jan. To Sundries	3	13 33	Mar. By Cash	10	12 00
Feb. " do.	6	4 55	" " " Balanced	11	10 59
Mar. " do.	10	7 74			
		25 59			25 59
Apr. To Balance Brought Down		10 59			

Dr.

John R. Smith

Cr.

1851			1851		
Jan.	To 33 $\frac{1}{4}$ Yds. Shaving	3	Mar.	By Cash	11 15 00
Feb.	" Sundries	5	"	" " Balance"	11 10 40
Mar.	" do.	11			
					25 40
Apr.	To Balance Brought Down				
					10 40

Dr.

McKnight &amp; Purdee

Cr.

1851			1851		
Jan.	To Cash	4	Jan.	By Merchandise	4 57 00
Feb.	" do.	8	Feb.	" do.	8 74 75
Mar.	" Balance	11			
					131 75
			Apr.	By Balance Brought Down	56 75

Dr.		Merchandise		Cr.	
1851	To Sundries	1851	By Sundries	4	545 43
Jan.	" do.	Jan.	" do.	8	989 05
Feb.	" do.	Feb.	" do.	14	1,389 73
Mar.	" Profit & Loss	Mar.	" Balance	"	468 00
					3,392 21

Dr.		Cash		Cr.	
1851	To Sundries	1851	By Sundries	4	210 66
Jan.	" do.	Jan.	" do.	9	351 80
Feb.	" do.	Feb.	" do.	14	2,070 43
Mar.	" do.	Mar.	" Balance	11	205 20
					2,837 79

Dr. Expense Account Cr.				
1851	1851			
Jan. To Sundries	4	104 16	Mar. By Profit & Loss	10
Feb. " do.	9	445 26		
Mar. " do.		197 63		
		347 05		347 05
Dr. Townsend, Hamilton & Co. Cr.				
1851	1851			
Mar. To Balance	11	274 00	By Merchandise	8
			By Balance Brought Down	
				274 00



<i>Dr.</i>					<i>Bills Payable</i>					<i>Cr.</i>				
1851					11	181 99	1851			9				
Mar.	To Balance						Feb.	By Sundries		14				74 74
							Mar.	do.						110 25
														181 99
							Apr.	By Balance Brought Down						181 99
<i>Dr.</i>					<i>Bills Receivable</i>					<i>Cr.</i>				
1851					14	20 87	1851			11				20 87
Mar.	To Sundries						Mar.	By Balance						
Apr.	To Balance Brought Down					20 87								



Dr.	Final Balance	Cr.
1851		
Mar.		
Levi S. Fulton	7 21	1,755 48
James H. Hooker	26 41	4 20
Samuel Butler	39 44	2 46
Berkley Gillett	72 35	20 00
Lucius Clark	33 60	10 00
William F. Campbell	34 53	22 30
William W. Hart	18 16	7 50
Eli B. Johnson	38 04	8 00
Henry L. Fulton	25 59	15 00
John R. Smith	25 40	15 00
McKnight & Pardo	75 00	134 75
Merchandise	2,605 74	2,924 21
Cash	2,837 79	2,632 59
Expense Account	347 05	
Townsend, Hamilton & Co.		274 00
Amount Forward	6,183 34	2,897 49
		7,822 49



Dr. Balance Sheet Cr. 13

1851	1851
Mar.	Mar.
Merchandise	Levi S. Fulsom
James H. Hooker	McKnight & Pades
Samuel Porter	Townsend, Lamson & Co.
Berkley Gillett	Bills Payable
Lucius Clark	
William F. Campbell	
William W. Hart	
Eli B. Johnson	
Henry L. Fulsom	
John R. Smith	
Cash	
Bills Receivable	
Commercial Bank	
7	1
1	6
2	8
2	9
3	
"	
4	
5	
5	
6	
7	
9	
10	
468 00	2,187 39
22 21	56 75
36 98	274 00
52 35	181 99
23 60	
9 23	
10 66	
30 04	
10 59	
10 30	
205 20	
20 87	
1,800 00	
2,700 13	2,700 13



## MONTHLY CASH-BOOK

The transactions for one month being sufficient to illustrate the manner of keeping the Monthly Cash-Book, we will therefore simply give the sum total of the receipts and disbursements for the remaining months, as follows: receipts—February, \$912.50; March, \$1,359.13; disbursements—February, \$351.80; March, \$2,070.13, which should be posted to the Cash account in the Ledger. For form see next page.

### *February.*

<i>Received for Merchandise Sales</i> .....	\$887.00
" <i>on Account</i> .....	25.50
	<u>\$912.50</u>

<i>Paid for Merchandise</i> .....	\$186.54
" <i>McKnight &amp; Pades, on Account</i> .....	50.00
" <i>for Expenses</i> .....	115.26
	<u>\$351.80</u>

### *March.*

<i>Received for Merchandise Sales</i> .....	\$1,296.88
" <i>on Account</i> .....	62.25
	<u>\$1,359.13</u>

<i>Paid for Merchandise</i> .....	\$142.50
<i>Deposited in Commercial Bank</i> .....	1,800.00
<i>Paid for Store Expenses</i> .....	127.63
	<u>\$2,070.13</u>

<i>Dr.</i>		<i>Cash</i>		<i>Cr.</i>	
1854		1854			
<i>Jan.</i>	1 To Levi S. Thibon's	157 18	1 By Cleaning Store		9 00
"	2 " Merchandise	11 62	2 " Sundries		4 76
"	3 " do.	18 95	3 " do.		10 63
"	4 " do.	29 56	4 " do.		4 66
"	5 " do.	14 15	5 " do.		2 00
"	6 " do.	27 00	6 " do.		17 50
"	7 " do.	32 18	7 " Red Ink		13
"	8 " do.	22 66	8 " Sundries		6 50
"	9 " do.	10 19	9 " do.		51
"	10 " do.	15 60	10 " do.		31 05
"	11 " do.	14 07	11 " Portage		13
"	12 " do.	9 14	12 " Sundries		4 25
"	13 " do.	10 10	13 " Cartage		75
"	14 " do.	4 36	14 " Sundries		22
"	15 " do.	17 10	15 " do.		2 56
"	16 " do.		16 " Amount Forward		88 65
"	17 " do.	393 86			



<i>Dr.</i>		<i>Cash</i>		<i>Cr.</i>	
1851	18	To Amount Brought up	1851	23	By Amount Brought up
Jan.	"	" Merchandise	Jan.	"	" Sundries
"	20	" do.	"	25	" do.
"	21	" do.	"	27	" do.
"	22	" do.	"	28	McKnight & Pardo
"	23	" do.	"	29	" Sundries
"	24	" do.	"	30	" Portage
"	25	" do.	"	31	" Sundries
"	27	" do.	"	"	" Balance
"	28	" do.			
"	29	" do.			
"	30	" do.			
"	31	" Sundries			
		Total Posted to Ledger p. 7			Total Posted to Ledger p. 7
					</

## MERCHANDISE-BOOK.

The transactions for one month being sufficient to illustrate clearly the manner of keeping the Merchandise-Book, we will therefore merely give the sum total of the purchases and sales the remaining months, as follows: purchases—February, \$614.91; March, \$254.33; sales—February, \$989.05; March, \$1,389.73, which should be posted to the Merchandise account in the Ledger. For form see next page.

### *February.*

<i>Purchases for Cash</i> .....	\$186.54
" <i>on Account</i> .....	356.63
" <i>on Notes</i> .....	71.74
	<u>\$614.91</u>

<i>Sales for Cash</i> .....	\$ 887.00
" <i>on Account</i> .....	102.05
	<u>\$ 989.05</u>

### *March.*

<i>Purchases for Cash</i> .....	\$142.50
" <i>on Account</i> .....	1.53
" <i>on my Notes</i> .....	110.25
	<u>\$254.33</u>

<i>Sales for Cash</i> .....	\$1,296.88
" <i>on Account</i> .....	92.85
	<u>\$1,389.73</u>

Cr.

## Merchandise

Dr.

	Purchases.	Cash.	Credit.	1851	Sales.	Cash.	Credit.
1851				Jan.			
Jan.	1 Levi S. Fulton		1,598 00	Jan.	2 Sundries	11 62	16 36
	7 Peddler	14 50			3 do.	18 95	
	13 F. Jones	27 25			4 do.	29 56	15 55
	17 McEl. & Pardo		57 00		6 do.	14 15	1 50
	23 F. S. Clark	12 25			7 do.	27 00	
	25 D. Hoyt	4 00			8 do.	32 18	4 10
	29 S. M. French	9 50			9 do.	22 66	14 75
	31 D. Tisdale	14 00			10 do.	10 19	
					11 do.	15 60	3 90
					13 do.	14 07	30 35
					14 do.	9 14	15 86
					15 do.	10 10	
					16 do.	4 36	3 00
					17 do.	17 10	2 56
					18 do.	25 55	
	Am't. Carried up	84 50	1,655 00		Am't. Carried up	262 23	107 98

<i>Dr.</i>		<i>Merchandise</i>		<i>Cr.</i>	
<i>1851</i>	<i>Purchases.</i>	<i>Cash.</i>	<i>Credit.</i>	<i>1851</i>	<i>Sales.</i>
<i>Jan.</i>	<i>Am't. Brought up</i>	<i>81 50</i>	<i>1,655 00</i>	<i>20</i>	<i>Am't. Brought up</i>
				<i>"</i>	<i>Sundries</i>
				<i>21</i>	<i>do.</i>
				<i>22</i>	<i>do.</i>
				<i>23</i>	<i>do.</i>
				<i>24</i>	<i>do.</i>
				<i>25</i>	<i>do.</i>
				<i>27</i>	<i>do.</i>
				<i>28</i>	<i>do.</i>
				<i>29</i>	<i>do.</i>
				<i>30</i>	<i>do.</i>
				<i>31</i>	<i>do.</i>
		<i>81 50</i>	<i>1,655 00</i>		
			<i>81 50</i>		
			<i>1,736 50</i>		
	<i>Total to Ledg. p. 7</i>				<i>Total to Ledg. p. 7</i>
				<i>262</i>	<i>23</i>
				<i>12 15</i>	<i>1 25</i>
				<i>20 19</i>	<i>6 80</i>
				<i>8 34</i>	
				<i>9 16</i>	<i>5 25</i>
				<i>22 97</i>	
				<i>14 10</i>	<i>2 08</i>
				<i>21 17</i>	
				<i>6 30</i>	<i>7 55</i>
				<i>4 19</i>	<i>2 38</i>
				<i>12 56</i>	<i>88</i>
				<i>15 32</i>	<i>2 63</i>
		<i>408 68</i>			<i>136 75</i>
					<i>408 68</i>
					<i>545 43.</i>

# Expense Account

*Dr.*

1850			
Jan.	1	To Cleaning Store	3 00
"	2	" Blank Books	4 00
"	"	" Inkstand and Rule	76
"	3	" 1 Gross Pens	1 13
"	"	" Advertising in Daily American	3 00
"	"	" 2 Cords Wood and Sawing	6 50
"	4	" 1 Camphene Lamp and Wicks	4 00
"	"	" 1 Gall. Camphene	56
"	"	" Postage	10
"	6	" 1 Quart Ink	50
"	"	" Bill Paper	1 50
"	7	" Advertising in Daily Advertiser	3 00
"	9	" Bottle Red Ink	13
"	10	" Subscription N. Y. Tribune	5 00
"	"	" 2 Glass Lamps	1 50
"	11	" Postage	20
"	"	" 1 Tin Wash Dish	34
"	13	" Express Charges	1 75
"	"	" Postage	05
"	"	" 1 Duster	2 00
"	14	" Portage	13
"	16	" Fixing Shelves	1 00
"	"	" Printing 1 Thousand Cards	3 00
"	"	" Blotting Paper	25
"	17	" Cartage	75
"	18	" Postage	10
"	"	" Wafers	12
"	21	" Wrapping Paper	2 00
"	"	" 1 Gallon Camphene	56
"	23	" Portage	06
Amount Carried Forward			46 96

# Expense Account

Dr.<sup>2</sup>

1850				
Jan.	23	To Amount Brought Forward	46	96
"	"	" Cleaning Cellar	1	00
"	"	" Envelopes		25
"	25	" Postage		05
"	"	" Express Charges		50
"	27	" Fixing Blinds		75
"	"	" Sundries		15
"	29	" Livery	1	00
"	"	" Postage		15
"	30	" Portage		10
"	31	" Blank Book	3	00
"	"	" Cartage		25
"	"	" Store Rent	25	00
"	"	" Clerk Hire	25	00
			104	16

The transactions for one month will sufficiently illustrate the object and manner of keeping this book. The store expenses for February were \$115.26, and for March \$127.63, which should be posted to the Expense Account in the Ledger.

## PART THIRD.

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### BOOKS OF ACCOUNT.

It is a well-established and salutary rule, that a person shall not be permitted to testify for himself, or in other words, manufacture his own testimony. Yet there is an exception to this rule. From the necessity of some cases, the law allows a person to furnish testimony for himself, by admitting his books of account, under certain restrictions, as evidence in his favor.

Such testimony, however, is liable to the strictest scrutiny, and is considered by courts as the most suspicious kind, and as little better than the declarations of the party in his own favor.

To entitle a person's books to be received in evidence, he would have to prove the following facts.

- 1st. That he had no clerk.
- 2d. That the books produced are his account-books.
- 3d. That some of the articles charged have been delivered.
- 4th. That he keeps fair and honest accounts; and this he must show by those who have dealt and settled with him.

Account-books are not received as evidence of money lent, or money received or expended for the use of another; nor are they evidence of a single charge.

If the entries in a book were made by a clerk, and he be dead, on showing that fact, and proving his handwriting, and that he was a clerk of the party, such entries would be received as evidence.

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### BILLS OF EXCHANGE.

A Bill of Exchange is an open letter of request, addressed by one person to a second, desiring him to pay a sum of money to a third, or to any other to whom that third person shall order it to be paid; or it may be made payable to bearer.

Bills of Exchange are very useful to business men, who wish to send large sums of money to individuals living at a distance from

## BILLS OF EXCHANGE.

them. "If A, living in New York, wishes to receive \$1,000 which B, in London, owes him, he applies to C, who is going from New York to London, to pay him \$1,000, and take his order or draft on B for that sum, payable at sight. A receives his debt by transferring it to C, who carries his money across the Atlantic, in the shape of a Bill of Exchange, without any danger or risk in the transportation; and on his arrival at London, he presents the bill to B and is paid."

The person who makes the bill is called the *drawer*; he to whom it is addressed, the *drawee*; and when he undertakes to pay the amount, he is then called the *acceptor*. The person to whom it is ordered to be paid is called the *payee*; and if he appoint another to receive the money, that other is called the *endorsee*, as the payee is, with respect to him, the *endorser*; any one who happens for the time to have the legal possession of the bill, is called the *holder* of it.

A bill is either *foreign* or *inland*. It is called foreign when drawn by a person in one state or country, upon one in another state or country; and inland, when both drawer and drawee reside in the same state. These are generally termed drafts.

Foreign bills are usually drawn in sets; that is, copies of the bill are made on separate pieces of paper, each part containing a condition that it shall continue payable only so long as the others remain unpaid. Whenever any one of a set is paid, the others are void; for the whole set constitute but one bill. The reason for drawing them in sets is, that in case one part is lost or accidentally destroyed, the other may be received by the drawee.

### OF THE REQUISITES OF A BILL.

A Bill of Exchange must always be in writing. It is not necessary that it should be written in ink; it may be in pencil mark. No precise form of words is necessary. It will be sufficient if it contain an order or direction by one person to another, to pay money to a third. It must be for the payment of *money*, and money only; and the sum to be paid must be payable absolutely and at all events, and must not depend upon any circumstance that may, or may not happen; the exact sum also must be inserted. The place where, and on which it is drawn, should, in general, appear upon the face of the bill; there should also be a date, though its omission would not render the bill invalid. The time when bills are payable should be fixed; usually they are drawn payable at a certain time after date or after sight; that is, after acceptance.

It is not essential to the validity of a bill that it be negotiable, or



## BILLS OF EXCHANGE.

that it contain the words "value received," although in many cases it is highly important that these words be inserted.

### OF THE OBLIGATIONS OF PARTIES.

The drawer's undertaking in a Bill of Exchange is, that the drawee, upon due presentment to him, shall accept such bill, and pay the same when due; and that if the drawee do not accept it, or pay it when due, he will pay the amount of the bill to the holder, together with certain damages which the law allows; provided he is duly notified of such non-payment.

It is the payee's duty, if the bill remain in his possession, to present it to the drawee for acceptance and for payment at the proper time and place, and in case the drawee refuse to accept or pay, to give notice without delay to the drawer of such refusal. If the payee endorse the bill, his undertaking, in regard to all subsequent holders, is exactly the same as the drawer's.

The obligations of the endorsee or holder, are the same as those of the payee previous to his endorsing the bill.

The acceptor undertakes, and is bound to pay the bill, according to the tenor of the acceptance, when it becomes due, and upon due presentment thereof. In short, all those who have signed, accepted, or endorsed a bill of exchange, are jointly and severally liable upon it to the holder.

### OF TRANSFER.

A bill which does not contain a direction or request to pay to the *order of the payee* or to the *bearer*, is not negotiable or transferable, so as to render the drawer or acceptor liable to the person to whom it is transferred, though the payee would be liable on his endorsing such a bill, and the endorsee could recover against him.

A bill which is made payable *to order*, is transferable only by endorsement; but if payable *to bearer*, it is transferable by mere delivery. Endorsements are of two kinds—*blank*, and *full* or *special* endorsements. A *blank* endorsement is made by the mere signature of the endorser on the back of the bill; and if it be the signature of the payee, its effect is to make the bill thereafter payable to bearer.

An endorsement *in full* expresses in whose favor the endorsement is made. Thus an endorsement in full by A. B. is usually in this form: "Pay C. D. or order," and signed "A. B." Its effect is to make the bill payable to C. D., or his order only.

An endorsee has a right to convert a *blank* endorsement into a *special* one, by writing over the signature the necessary words; and

## BILLS OF EXCHANGE.

on the other hand he may convert a *special* into a *blank* endorsement, by striking out the words that made it an endorsement in *full*.

### OF PRESENTMENT FOR ACCEPTANCE.

If a bill be drawn payable at sight, or at a certain period after sight, or after demand, it is absolutely necessary that the holder present it to the drawee for acceptance. For until such presentment there is no right of action against any party; and generally, unless it be made within a reasonable time, the holder loses his remedy against the antecedent parties.

### OF ACCEPTANCE.

An Acceptance is an engagement by the drawee to pay the bill when due. It may be general or conditional, and either before or after the bill is drawn. It must be in writing, though no precise form is necessary; any written words clearly denoting an intention to accept the bill are sufficient.

The holder is entitled to require from the drawee an absolute engagement to pay according to the tenor of the bill, unencumbered with any condition or qualification. If the drawee refuse to give the holder a general and unqualified acceptance, he may treat the bill as dishonored.

A bill is said to be honored when it is duly accepted; and when acceptance or payment is refused, it is said to be dishonored.

### OF PROCEEDINGS ON NON-ACCEPTANCE.

Immediately upon the dishonor of a bill, by the refusal of the drawee to accept it, it is in general the indispensable duty of the holder to have the bill duly protested, and notice of such dishonor and protest given to the antecedent parties to whom he intends to look for indemnity.

The protest is generally drawn up by a notary public; it is a solemn declaration against any loss to be sustained on the part of the holder by the non-acceptance or non-payment of the bill. In respect to inland bills a protest is not absolutely necessary, although it is usual; notice of their dishonor, however, must be given by the holder to the antecedent parties, in order to make them responsible.

Upon non-acceptance of a bill, if due notice thereof has been given to the antecedent parties, the holder can insist upon immediate payment of the bill from them.

## BILLS OF EXCHANGE.

### OF PRESENTMENT FOR PAYMENT.

If the bill has been duly accepted, it is the duty of the holder to present it to the acceptor for payment on the very day on which it becomes due ; and if the bill was accepted payable at a particular place, the holder is bound to make a demand of payment at that place. For, if the holder neglect to present the bill at such time and place, he cannot recover against the drawer or endorser in case the acceptor refuses payment.

In determining when a bill becomes due, days of grace, as they are called, must be allowed. In this country three days grace are given on all bills except those payable on demand. Demand of payment must not be made, therefore, until the third day of grace, unless such day be Sunday, Fourth of July, or some other holiday, in which case demand must be made on the second day of grace.

### OF PROCEEDINGS ON NON-PAYMENT.

The duties of the holder, upon dishonor of a bill by non-payment, are the same as upon dishonor by non-acceptance. He must make due protest for non-payment, and give due notice of the dishonor to the other parties to the bill ; in which case the holder is entitled to a full satisfaction of all damages sustained by him by reason of the dishonor, against such other parties to the bill ; but if he neglect to do this the antecedent parties are discharged from all liability to the holder.

### OF PAYMENT AND OTHER DISCHARGES.

The acceptor being primarily liable on a bill of exchange, it is evident that a payment by him to the holder discharges all the other parties from liability on the bill, provided the payment is made without knowledge of any infirmity in the title of the holder, and the names of the parties to the bill are not forgeries. Payment by the acceptor should be made at maturity, and not before.

The drawer and endorsers will be discharged from liability by a valid and binding agreement (in which they do not concur) between the holder and acceptor, whereby time is given to the acceptor for the payment of the bill after it is due.

A discharge to the acceptor, we have seen, is a discharge to all the parties to the bill ; but a discharge to an endorser is no discharge to the prior endorsers, though it is to the subsequent endorsers.

## PROMISSORY NOTES.

### FORM OF A SET OF BILLS OF EXCHANGE.

Exch. \$1,000.

NEW YORK, Jan. 1, 1848

Thirty days after sight of this, my first of exchange, (second and third unpaid,) pay to the order of H. B. Williams & Co. one thousand dollars, and place the same to my account.

L. S. F.

To Messrs. Jones & Clark,  
New Orleans.

Exch. \$1,000.

NEW YORK, Jan. 1, 1848.

Thirty days after sight of this, my second of exchange, (first and third unpaid,) pay to the order of H. B. Williams & Co. one thousand dollars, and place the same to my account.

L. S. F.

To Messrs. Jones & Clark,  
New Orleans.

Exch. \$1,000.

NEW YORK, Jan. 1, 1848.

Thirty days after sight of this, my third of exchange, (first and second unpaid,) pay to the order of H. B. Williams & Co. one thousand dollars, and place the same to my account.

L. S. F.

To Messrs. Jones & Clark,  
New Orleans.

### FORM OF A DRAFT OR INLAND BILL.

\$500.

LYONS, Jan. 1, 1848.

Ten days from sight pay to the order of Nathan Brittan five hundred dollars, value received, and place the same to my account.

L. S. F.

To H. M. Richardson,  
Rochester.

## PROMISSORY NOTES.

A promissory note is an engagement in writing to pay a certain sum of money mentioned in it to a person named, or to his order, or to such person or bearer.

A note, in its original form of a promise from one person to pay a sum of money to another, bears no particular resemblance to a bill of

## PROMISSORY NOTES.

exchange; but when it is endorsed there is a very great resemblance, for then it is an order by the endorser to the maker of the note, to pay the money to the endorsee. The *endorser* of the note corresponds to the *drawer* of the bill; the *maker* to the *drawee* or *acceptor*; and the *endorsee* to the *payee*. The rights and obligations of these corresponding parties are nearly or quite the same. It will not be necessary, therefore, to repeat all the rules that are applicable to, and govern the parties to a promissory note; we will, however, state the principal ones. And first, of the *requisites of promissory notes*.

No precise form of words is necessary to constitute a valid promissory note. A promise to account for a certain sum, or an acknowledgment of indebtedness for value received, is sufficient.

Like bills of exchange, they must be for the payment of *money* only, and not for the performance of some other act; and the amount to be paid must be fixed and not variable, and must not depend upon any contingency, but must be payable absolutely and at all events.

There should be no uncertainty as to the person by whom or to whom it is payable. Therefore a note payable to A. B., or to C. D., is not a valid promissory note.

A note payable to bearer generally, or to the payee or bearer, is transferable by mere delivery; and possession of such a note is *prima facie* proof of title. But if a note be drawn payable to the *order* of the payee, the title will pass only by the endorsement of the payee; and if the endorsement be *in full*, the title passes to the person named therein; but if it be *in blank*, it passes to the holder by delivery merely.

To make a note payable at a particular place, it is not sufficient that there be a memorandum of the place at the bottom or margin thereof, but it must be expressed in the body of the note itself, and form a part thereof.

The words "value received" are not essential to the validity of a promissory note, although they should be inserted.

A note may be made by two or more persons; and in that case may be joint, or joint and several, according to its form. The makers of a joint and several note may be sued upon it either jointly or separately; and if sued separately, a recovery of judgment (without satisfaction) against one will not be a bar to a recovery against another maker. But the makers of a joint note should be sued jointly; for if they are sued separately the action can be defeated by a plea in abatement of the non-joinder of the other maker or makers.

A note signed by two or more persons written thus, "We promise

## PROMISSORY NOTES.

to pay, &c.," is a joint note only ; otherwise, if the words " jointly and severally " be added. A note written " I promise to pay," &c., signed by two or more persons, is a joint and several note.

If a person, *at the time* a negotiable note is made, write on the back of it, " I guaranty the payment of the within note," he will be treated as a joint and several promiser with the maker thereof, and not as a mere guarantor. But if the endorsement be made at a *subsequent time*, or be a guaranty of *collection* instead of *payment*, the endorser would be considered as a guarantor ; a consideration, however, in these last cases, must be expressed ; that is, the words " for value received " should be inserted in the endorsement.

If a note be endorsed thus, " For value received," or " For a valuable consideration, I guaranty the collection of the within note," the guarantor would not be liable upon it, unless the holder showed a diligent attempt to collect it.

An agreement for a *valid consideration*, extending to a principal the time of payment of a debt, discharges the sureties. But an agreement for delay, made *without consideration*, between the principal debtor and the creditor, will not discharge the surety ; nor will negligence of the creditor in calling upon the principal for payment discharge the surety, unless he be damned by such negligence.

All who have signed or endorsed a note, are jointly and severally liable to the holder.

## CONSIDERATION.

A valuable consideration is necessary to support a promissory note. A consideration founded in mere love or affection is not sufficient. Thus, a note drawn as a gift to a son or other relative, or to a friend, cannot be enforced as between the original parties.

A mere moral obligation, though coupled with an express promise, is not sufficient consideration to support a note. A consideration which the law esteems *valuable* must exist, in order to furnish a just foundation for an action.

A note will be void, as between the original parties, if founded upon fraud or duress, or where undue advantage was taken to obtain it of the maker ; as, for instance, getting the maker intoxicated for the purpose of obtaining his note.

Illegal consideration also will render a note void ; as, when a note is given for the perpetration or concealment of a crime, or for a wager, or whenever the consideration is founded upon a transaction against sound morals, public policy, public rights, or public interests.

## PROMISSORY NOTES.

There are, however, but two cases in which a note is void in the hands of an *innocent endorser* for a *valuable consideration*; and these cases are, when the consideration in the note is money won at a play, or where the note is given for a usurious debt.

### OF PRESENTMENT FOR PAYMENT.

The contract of the maker being to pay the note upon due presentment at maturity, in order to charge the endorsers it is the duty of the holder to demand payment of the maker on the very day on which by law the note becomes due; and unless the demand be so made the holder loses his remedy against the endorsers, although the maker would still be liable. The rules that were given to determine when bills of exchange become due apply as well to notes. Three days grace are allowed on all notes except those payable on demand, and those in which no time of payment is expressed; on such no days of grace are allowed.

When a note is made payable at any particular place, as, for instance, at a certain bank, due presentment must be made at that place in order to render the endorsers liable in case of non-payment. Notes payable at a particular bank, are generally left with that bank for payment.

If the note is payable generally, without any specification of place, the holder may present it for payment to the maker wherever he may be found; but it is not absolutely necessary that a personal demand be made; a demand at the maker's place of abode or business, is a good demand in some cases. The holder must use reasonable diligence in finding the maker, or his place of abode, or place of business, in order to charge the endorsers. But the maker is liable without such demand.

### PROCEEDINGS ON NON-PAYMENT.

No protest is required to be made upon the dishonor of a note; although it is common to protest them for non-payment, especially in commercial towns. But in every case of the dishonor of a note, it is the duty of the holder to give due notice thereof to all the prior parties on the note to whom he means to look for payment; for the holder cannot recover against a party to whom he has failed to give due notice of the dishonor.

### OF PAYMENT.

If the maker makes due payment of a note to a bona fide holder, it will amount to a complete discharge of all other parties thereto.

## PROMISSORY NOTES.

But when payment is duly made by an endorser to the holder, such endorser, as a general rule, will retain his right to recover over against all the antecedent parties to the note, until he has received a full indemnity; such payment, however, will discharge all the endorser subsequent to himself.

### INTEREST.

Interest is recoverable on a promissory note in which there is no special agreement to pay interest, from the time when the principal becomes due, or ought to have been paid. A note payable on demand carries no interest till a demand is made, either by suit or otherwise, unless there is an agreement to pay interest. A note not on demand, in which no time of payment is mentioned, draws interest from date.

Whenever there is a special agreement to pay interest, that is, when the words "with use," or "with interest," &c., are contained in the note, it draws interest, of course, according to such agreement or contract.

A note is said to be outlawed in six years from the time it becomes due. The statute requires that all actions founded upon any instrument or contract not under seal, must be commenced within six years next after the cause of action accrued, and not after.

### FORMS OF PROMISSORY NOTES.

#### (1.)

Nine months from date, for value received, I promise to pay H. M. Richardson, or bearer, one hundred dollars with interest.

L. S. FAINSTOCK.

Lyons, Aug. 1, 1848.

#### (2.)

On the first day of January, 1849, for value received, I promise to pay L. S. Fulton, or order, one hundred dollars.

SAMUEL TOOK.

#### (3.)

On demand, for value received, I promise to pay H. M. Richardson, or bearer, one hundred and ninety-two dollars and sixty cents.

ALEX. HAMILTON.

Lyons, Jan. 1, 1848.



## CHATTEL NOTES.

(4.)

For value received, I promise to pay L. S. Fulton, or order, one hundred and fifty dollars.

JOHN JONES.

Lyons, Aug. 1, 1848.

(5.)

Ninety days after date, for value received, I promise to pay H. M. Richardson, at the Bank of Geneva, one hundred and twenty-five dollars.

S. S. SAMPSON.

Lyons, Aug. 1, 1848.

(6.)

### JOINT NOTE.

Three months after date, for value received, we jointly and severally promise to pay to the order of L. S. Fulton one hundred dollars with interest.

SAMUEL SAMPSON.

JAMES JAMESON.

Lyons, Aug. 1, 1848.

(7.)

### DUE-BILL.

Due, Lyons, Jan. 1, 1848, Levi S. Fulton one hundred and forty-seven dollars.

SAMUEL SAMMERS.

Notes Nos. 1, 4, 6, and 7 draw interest from their date; Nos. 2 and 5 from the time of payment mentioned in them; and No. 3 from the time a demand is made.

## CHATTEL NOTES.

We have seen that in order to constitute a *promissory* note it must be for the payment of *money* only; if then a note be payable otherwise than in money, it is called a *chattel* note. Chattel notes are not negotiable, and cannot be sued except in the name of the payee. No days of grace are allowed upon them.

It is the duty of the maker of a chattel note payable in specific articles, at a place mentioned in the note, to *tender* the articles at that place, and at the time the note becomes due. If the maker neglect to **make** such tender, he will be liable to the payee to pay him the

## CHECKS ON BANKS AND BANKERS.

amount of the note in money. But if, on the other hand, the maker tender the articles mentioned in the note, at the proper time and place, according to the contract, and the creditor neglects or refuses to receive them, the debt is thereby discharged; but the right of property in the articles tendered passes to the creditor. The debtor may abandon the goods tendered; but if he elects to retain possession of them, he will be considered as bailee of the creditor at his (the creditor's) risk and expense. The relation of debtor and creditor would in such case be changed to that of bailor and bailee.

There is a difference as to tender between *portable* and *cumbrous* articles. With respect to the former, a tender as above must be made; as to the latter, it will be sufficient if the debtor offer to deliver as the creditor shall direct.

### FORMS OF CHATTEL NOTES.

Three months after date, I promise to pay C. D., or order, one hundred bushels of good merchantable wheat, to be delivered at the residence of said C. D.

A. B.

Rochester, August 1, 1848.

\$75.

Four months from date, I promise to pay to C. D., or bearer, at my place of residence in this city, seventy-five dollars worth of sound and merchantable winter apples.

A. B.

Rochester, August 1, 1848.

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## CHECKS ON BANKS AND BANKERS.

A Check is a written order addressed to a bank, or to persons carrying on the business of bankers, by a person having money in their hands, requesting them to pay to another person, or to his order, a certain sum of money mentioned in the check.

Checks differ from Bills of Exchange in the following respects:

- 1st. They are always drawn on a bank, or on bankers, and are payable immediately on presentment, without any days of grace.
- 2d. They require no acceptance as distinct from payment.
- 3d. They are always supposed to be drawn upon a previous deposit of funds.

In order to make the drawer liable, in case the check is dishonored,

## RECEIPTS.

the holder must present it for payment within a reasonable time, and if dishonored, must give the drawer notice thereof within a reasonable time also.

### CHECK.

August 1, 1848.

Cashier Rochester City Bank, pay H. M. Richardson, or bearer,  
two thousand five hundred dollars.

R. L. BRAYTON.

\$2,500.

## RECEIPTS.

A receipt in full, though strong evidence, is not conclusive; and a party signing such receipt will be permitted to show a mistake or error therein, if any exist.

Receipts for the payment of money are open to examination, and may be varied, explained, or contradicted, by parol testimony.

### GENERAL FORM OF A RECEIPT ON ACCOUNT.

\$50.

ROCHESTER, August 1, 1848.

Received of C. D. fifty dollars, to apply on his account.

A. B.

### RECEIPT IN FULL.

\$110 10.

ROCHESTER, August 1, 1848.

Received of C. D. one hundred ten dollars and ten cents, in full of all demands against him.

A. B.

### RECEIPT FOR MONEY PAID BY THIRD PERSONS.

\$100.

ROCHESTER, August 1, 1848.

Received of C. D., by the hand of E. F., one hundred dollars, to apply on account of said C. D.

A. B.

## BONDS.

### RECEIPT FOR MONEY ON BOND.

\$200.

ROCHESTER, August 1, 1848.

Received of C. D. two hundred dollars, to apply on his bond, dated the — day of —, 18—, being the same sum this day endorsed on said bond.

A. B.

### RECEIPT FOR INTEREST MONEY.

\$140.

ROCHESTER, August 1, 1848.

Received of C. D. one hundred and forty dollars, being the annual interest due on his bond, dated the — day of —, 18—, given to me, (or to E. F.,) and conditioned for the payment of the sum of — dollars in — years from date, with annual interest.

A. B.

### RECEIPT TO BE ENDORSED ON BOND.

\$140.

ROCHESTER, August 1, 1848.

Received of C. D. one hundred and forty dollars, being the annual interest due on the within bond, and the same sum this day receipted by me to the said C. D.

A. B.

### RECEIPT FOR A NOTE OF THIRD PERSON.

ROCHESTER, August 1, 1848.

Received of C. D. a promissory note against E. F., (dated April 4th, 1847, and on which there is due one hundred dollars,) which, when paid, shall be in full of all demands against the said C. D.

A. B.

---

## BONDS.

A Bond is the acknowledgment, under seal, of a debt, duty, or obligation; and it is immaterial what mode of expression is used, provided the language be sufficient to establish an acknowledgment of a debt.

Every bond, in itself, imports a consideration; and a failure of the consideration is not a good defence to an action brought on the bond. Fraud, however, or an illegal consideration, will invalidate a bond.

## CHATTEL MORTGAGES.

Wax, or some other tenacious substance, is necessary in order to make a legal seal, except it be the seal of a court or public officer.

### COMMON FORM OF A BOND.

Know all men by these presents, that I, A. B., of the town of ———, in the county of ———, and State of New York, am held and firmly bound unto C. D., of &c., in the sum of one thousand dollars, lawful money of the United States of America, to be paid to the said C. D., his executors, administrators or assigns; for which payment, well and truly to be made, I bind myself, my heirs, executors and administrators firmly by these presents.

Sealed with my seal. Dated this ——— day of ———, one thousand eight hundred and ———.

The condition of the above obligation is such, that if the above bounden A. B., his heirs, executors or administrators, shall well and truly pay, or cause to be paid unto the above named C. D., his executors, administrators or assigns, the just and full sum of five hundred dollars, in five equal annual payments from the date hereof, with annual interest, then the above obligation to be void; otherwise to remain in full force and virtue.

Sealed and delivered in  
the presence of  
G. H. }

A. B. [L. s.]

## CHATTEL MORTGAGES.

Every mortgage, or conveyance intended to operate as a mortgage, of goods and chattels, which shall not be accompanied by an immediate delivery and continued change of possession of the things mortgaged, is *absolutely void*, as against the creditors of the mortgagor, subsequent purchasers, and mortgagees in good faith, unless the mortgage, or a true copy thereof, be filed in the office of the clerk of the town where the mortgagor resides at the time of the execution thereof.

Within thirty days next preceding the expiration of a year from the filing a chattel mortgage as aforesaid, a true copy of such mortgage, with a statement exhibiting the interest of the mortgagee in the property mortgaged, should again be filed with such clerk.

After default in the payment of a chattel mortgage the mortgagee's

## BILL OF SALE.

title to the property mortgaged becomes absolute at law, and he is entitled to the immediate possession thereof.

### CHATTEL MORTGAGE.

This indenture, made the — day of —, between A. B., of —, of the first part, and C. D., of —, of the second part, witnesseth: That the said party of the first part, in consideration of the sum of — dollars, to him duly paid, hath sold, and by these presents doth grant and convey to the said party of the second part, the following described goods, chattels, and property, (*describe them particularly, or refer to them in the schedule,*) now in my possession, at the — of — aforesaid; together with the appurtenances, and all the estate, title, and interest of the said party of the first part therein.

This grant is intended as a security for the payment of one hundred and ten dollars, with interest, on or before the expiration of one year from the date hereof; and the additional sum of one hundred and forty dollars, with interest, on the — day of —, 18—; which payments, if duly made, will render this conveyance void.

In witness whereof the said party of the first part hath hereunto set his hand and seal, the day and year first above written.

Scaled, signed, and delivered

in presence of

G. H. }

A. B. [L. s.]

## BILL OF SALE.

A Bill of Sale is a written contract, or agreement, transferring and assigning the ownership of personal property, or any interest in the same. If fraudulent, as against third persons, it is void.

### COMMON BILL OF SALE.

Know all men by these presents, that I, A. B., of the town of —, in the county of —, and State of New York, of the first part, for and in consideration of the sum of — dollars, lawful money of the United States, to me in hand paid, at or before the ensealing and delivery of these presents, by C. D., of &c., of the second part, the receipt whereof is hereby acknowledged, have bargained and sold, and by these presents do grant and convey, unto the said party of the sec-

## POWER OF ATTORNEY.

ond part, his executors, administrators, and assigns, (*here state the property sold,*) to have and to hold the same unto the said party of the second part, his executors, administrators, and assigns forever. And I do, for myself, my heirs, executors, and administrators, covenant and agree, to and with the said party of the second part, his executors, administrators, and assigns, to warrant and defend the sale of the said property, goods, and chattels, hereby made unto the said party of the second part, against all and every person and persons whomsoever.

In witness whereof I have hereunto set my hand and seal this — day of —, one thousand eight hundred and —.

Signed, sealed, and delivered }  
in presence of }  
G. H. }

A. B. [L. s.]

## POWER OF ATTORNEY.

A Letter, or Power of Attorney, is a written délégation of authority by which one person enables another to do an act for him.

When a power is special, and the authority limited, the attorney cannot bind his principal by any act in which he exceeds that authority; but the authority of the attorney will be so construed as to include all necessary means of executing it with effect.

When the power is in writing, and subject to the inspection of the party, no good reason exists for binding the principal beyond the scope of it; though in general he who employs an agent or attorney shall lose by his fraudulent or illegal acts, in preference to an innocent third person.

### GENERAL FORM OF POWER OF ATTORNEY.

Know all men by these presents, that I, A. B., of —, in the county of —, and State of New York, have made, constituted, and appointed, and by these presents do make, constitute, and appoint C. D., of &c., my true and lawful attorney, for me, and in my name, place, and stead, to (*set forth the subject matter of the power;*) giving and granting unto my said attorney, full power and authority to do and perform all and every act and thing whatsoever requisite and necessary to be done in and about the premises, as fully, to all intents and purposes, as I might or could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming

## DEEDS.

all that my said attorney or his substitute shall lawfully do or cause to be done by virtue thereof.

In witness whereof I have hereunto set my hand and seal, this — day of —, in the year one thousand eight hundred and —.

Sealed and delivered in  
the presence of  
G. H. }

A. B. [L. s.]

### REVOCATION OF A POWER OF ATTORNEY.

Know all men by these presents, that whereas I, A. B., of &c., in and by my letter of attorney bearing date the — day of —, in the year one thousand eight hundred and —, did make, constitute, and appoint C. D., of &c., my true and lawful attorney, for me, and in my name, to &c., (*here copy the language of the Letter of Attorney,*) as by the said letter will more fully appear: now know ye that I, the said A. B., have revoked, countermanded, annulled, and made void, and by these presents do revoke, countermand, annul, and make void, the said letter of attorney, and all power and authority thereby given, or intended to be given, to the said C. D.

In witness &c., (as in Letter of Attorney.)

## DEEDS.

All instruments under seal are deeds; but the term "deed" is generally understood as applying to conveyances of land.

The consideration of a deed may either be *good* or *valuable*. A *good* consideration is founded upon natural love and affection between near relations by blood; a *valuable* consideration is founded on something deemed valuable, as money, goods, service, or marriage.

Every deed or contract is void when made for any fraudulent purpose or in violation of law.

### A SIMPLE DEED.

This Indenture, made the — day of —, in the year of our Lord one thousand eight hundred and —, between A. B., of &c., of the first part, and C. D., of &c., of the second part, witnesseth: That the said party of the first part, for and in consideration of the sum of — dollars, to him in hand paid by the said party of the second part, the receipt whereof is hereby acknowledged, hath bargained and sold, and by these presents doth bargain and sell, unto the said party of the



## DEEDS.

second part, and to his heirs and assigns forever, all (*here describe the premises;*) together with all and singular the hereditaments and appurtenances thereunto belonging, or in anywise appertaining; and the reversion and reversions, remainder and remainders, rents, issues, and profits thereof; and also all the estate, right, title, interest, claim, or demand whatsoever, of him, the said party of the first part, either in law or equity, of, in, and to the above bargained premises, and to every part and parcel thereof: to have and to hold to the said party of the second part, his heirs and assigns, to the sole and only proper use, benefit, and behoof of the said party of the second part, his heirs and assigns forever.

In witness whereof the said party of the first part has hereunto set his hand and seal, the day and year first above written.

Sealed and delivered in  
presence of  
G. H. }

A. B. [L. s.]

## QUIT-CLAIM DEED.

Know all men by these presents, that we, A. B., of &c., and E., the wife of the said A. B., in consideration of the sum of ———, to us in hand paid by C. D., of &c., the receipt whereof we do hereby acknowledge, have bargained, sold, and quit-claimed, and by these presents do bargain, sell, and quit-claim, unto the said C. D., and to his heirs and assigns forever, all our, and each of our right, title, interest, estate, claim, and demand, both at law and in equity, and as well in possession as in expectancy, of, in, and to all that certain piece or parcel of land situate, (*here give description,*) with all and singular the hereditaments and appurtenances thereunto belonging.

In witness whereof we have hereunto set our hands and seals, the day and year first above written.

Sealed and delivered in  
presence of  
G. H. }

A. B. [L. s.]

E. B. [L. s.]

## WARRANTY DEED.

To all people to whom these presents shall come, greeting: Know ye that I, A. B., of &c., for the consideration of ——— dollars, received to my full satisfaction of C. D., of &c., do grant, bargain, sell, and confirm unto the said C. D., his heirs and assigns, all (*here give description;*) to have and to hold the above granted and bargained

## MORTGAGE.

premises, with the appurtenances thereof, unto the said C. D., his heirs and assigns, to his and their own proper use and behoof forever. And I do for myself, and my heirs, executors, and administrators, covenant with the said C. D., his heirs and assigns, that at and until the ensealing of these presents, I am well seized of the premises, as a good and indefeasible estate in fee simple, and have good right to bargain and sell the same, in manner and form aforesaid; and that the same is free from all encumbrance whatsoever.

And further, I do by these presents bind myself, and my heirs, to warrant and forever defend the above granted and bargained premises, unto the said C. D., his heirs and assigns, against all claims and demands whatsoever.

In witness whereof I have hereunto set my hand and seal, the —— day of ——, in the year one thousand eight hundred and ——.

Sealed and delivered in  
presence of  
G. H. }

A. B. [L. s.]

## MORTGAGE.

This Indenture, made the —— day of ——, in the year of our Lord one thousand eight hundred and ——, between A. B., of &c., of the first part, and C. D., of ——, of the second part, witnesseth: That the said party of the first part, for and in consideration of the sum of —— dollars, doth grant, bargain, sell, and confirm unto the said party of the second part, and to his heirs and assigns, all (*description*;) together with all and singular the hereditaments and appurtenances thereunto belonging, or in anywise appertaining. This conveyance is intended as a mortgage, to secure the payment of the sum of —— dollars in —— years from the date of these presents, with annual interest, according to the conditions of a certain bond, dated this day, executed by the said A. B. to the said party of the second part; and these presents shall be void if such payment be made. But in case default shall be made in the payment of the principal, or interest, as above provided, then the party of the second part, his executors, administrators, and assigns, are hereby empowered to sell the premises above described, with all and every of the appurtenances, or any part thereof, in the manner prescribed by law; and out of the money arising from such sale, to retain the said principal and interest, together with the costs and charges.

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